

Search Report from Ginger R. DeMille

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File 348:EUROPEAN PATENTS 1978-2004/Apr W02  
(c) 2004 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20040415,UT=20040408  
(c) 2004 WIPO/Univentio

Set	Items	Description
S1	283	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR USER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) (2N-) PROFIT
S2	449136	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMAT? OR ANNUAL OR (SUCCEED? OR SUCCESSIVE? OR NEXT) (1W) (YEAR?? - OR MONTH??))
S3	79	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMAT?) (1W) PROFIT?
S4	19056	(DETERMIN? OR CALCULAT? OR COMPUTE OR COMPUTING OR COMPUTES OR COMPUTED OR ALGORITHM? OR DECID? OR SETTING OR SET OR FORMULAT?) (3N) (PRICE OR COST OR CHARGE)
S5	2687	(PRICE OR PRICING OR COST) (3N) (THEORY OR THEORIES OR SETTING OR PLANNING OR MANAGEMENT OR PREDICT?)
S6	396	(PRICE OR PRICING OR COST) (W) (THEORY OR THEORIES OR SETTING OR PLANNING OR MANAGEMENT OR PREDICT?)
S7	22	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR USER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) () PROFIT
S8	0	S6 NOT S5
S9	17	S7 NOT S6
S10	0	S7 NOT S1
S11	84	S1 AND (S2 OR S3) AND S4
S12	41	S1 AND (S2 OR S3) AND S5
S13	0	S10 NOT S9
S14	13	S1(2S) (S2 OR S3) (2S) S4
S15	5	S1(2S) (S2 OR S3) (2S) S5
S16	2	S14 NOT PY>2000
S17	0	S13 NOT PY>2000
S18	7	S15 OR S16
S19	0	S22 NOT PY>2000
S20	14	S14:S15

? t20/3,k/all

20/3,K/1 (Item 1 from file: 348)  
DIALOG(R) File 348:EUROPEAN PATENTS  
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01281923

DATA PROVIDING SYSTEM AND METHOD THEREFOR  
DATENVERMITTELNDEN SYSTEM UND VERFAHREN HIERZU  
SYSTEME ET PROCEDE PERMETTANT DE FOURNIR DES DONNEES

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Search Report from Ginger R. DeMille

PATENT (CC, No, Kind, Date): EP 1132828 A1 010912 (Basic)  
WO 200122242 010329  
APPLICATION (CC, No, Date): EP 2000961019 000914; WO 2000JP6308 000914  
PRIORITY (CC, No, Date): JP 99309721 990917; JP 99309722 990917  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE  
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI  
INTERNATIONAL PATENT CLASS: G06F-015/00; G10K-015/02  
ABSTRACT WORD COUNT: 111

NOTE:

Figure number on first page: 1

LANGUAGE (Publication, Procedural, Application): English; English; Japanese  
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200137	31025
SPEC A	(English)	200137	92868
Total word count - document A			123893
Total word count - document B			0
Total word count - documents A + B			123893

...SPECIFICATION as an object thereof to provide a data providing system capable of adequately protecting the **profit** of right holders (interested parties) of the content provider and a method of the same... is a data providing method using a data providing apparatus, a data distribution apparatus, a **management** apparatus, a database device, and a data processing apparatus, wherein the data providing apparatus encrypts...hash value. The hash function has as its characteristic feature that it is difficult to **predict** the input of the hash function from the hash value (output). When one bit input...

20/3,K/2 (Item 1 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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01059097

COMPUTERIZED TRADING SYSTEM AND METHOD USEFUL THEREFOR  
SYSTEME DE TRANSACTIONS COMMERCIALES INFORMATISE ET PROCEDE UTILISE A CET  
EFFET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200387974 A2 20031023 (WO 0387974)

Application: WO 2003IL296 20030408 (PCT/WO IL0300296)

Priority Application: US 2002371454 20020409

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT  
RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Filing Language: English  
Fulltext Word Count: 29975

Fulltext Availability:  
Claims

Claim

**20/3, K/3 (Item 2 from file: 349)**  
DIALOG(R) File 349:PCT FULLTEXT  
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01018906 \*\*Image available\*\*

**BUSINESS PLANNER**

**PLANIFICATEUR COMMERCIAL**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200348901 A2 20030612 (WO 0348901)

Application: WO 2002US38392 20021202 (PCT/WO US0238392)

Priority Application: US 2001336564 20011204; US 2002302406 20021122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK  
TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12507

Fulltext Availability:

Detailed Description

Detailed Description

... In one embodiment, the unit price paid by the retailer for use in a model **predicting** retailer **profit**  $\theta$  is a time-dependent variable whose value at a given time ...contractual arrangements regarding pricing. The price may also be  
1 1  
offered as a tentative **prediction** responsive to input from the retailer.

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...is a variable that depends in part on forecasted raw material costs, expected market demand, **predicted** transportation costs, regulatory costs, and so forth. The planned wholesale price of the goods for **future** 20 dates is also a dynamic variable depending on business objectives,

**predicted** demand, and product **cost**. Thus, **predictions** about **future** promotions may take into account available information from a plurality of sources that will affect **future** costs and **future** -prices. The retailer using a business planner system Web site may only access information reflecting **future** wholesale prices and suggested retail ...may 35 include a module that tracks past forward buying behavior and extrapolates to **estimate** the forward buying actions of the customer for a given planned promotion. The business

1...may show the customer what their expected forward buying behavior is and what the expected **profit** to the **customer** is by forward buying, and then offer an alternative that provides the same **profit** to the **customer** but which also increases consumer demand or manufacturer profit.

For example, the manufacturer may offer...planning modes. The full'mode allows planning from a consumer purchase perspective and builds shipment **estimates** and supply chain demand. Under this mode a complete set of retail and vendor financial...

...up evaluation. The second mode referred to as "Lite" allows the planner to input shipment **estimates** and the business planner system 1 will 15 optionally project consumer demand. In this...

20/3,K/4 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01018902 \*\*Image available\*\*  
**RULE RELAXATION AND SUBSET OPTIMIZATION SYSTEM**  
**SYSTEME DE RELAXATION DES REGLES ET D'OPTIMISATION DES SOUS-ENSEMBLES**  
Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200348893 A2-A3 20030612 (WO 0348893)

Application: WO 2002US36710 20021115 (PCT/WO US0236710)

Priority Application: US 20017002 20011130; US 200292361 20020305; US  
200292346 20020305

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

Search Report from Ginger R. DeMille

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO  
RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15277

Fulltext Availability:

Detailed Description

Detailed Description

... tool II 6. The optimization engine 1 12 comprises a rule tool 404 and a **price calculator** 408. The support tool 1 1 6 comprises a rule editor 412 and an output...sales equation rule. The rule parameters are outputted from the rule tool 404 to the **price calculator** 408. The demand coefficients 128 and cost data 136 are also inputted into the **price calculator** 408. The client may also provide to the **price calculator** 408 through the support tool II 6 a desired optimization scenario rules. Some examples of scenarios may be to optimize prices to provide the optimum profit, **set** one promotional **price** and the optimization of all remaining prices to optimize profit, or optimized prices to provide a specified volume of sales for a designated product and to optimize **price**. The **price calculator** 408 then **calculates** optimized prices. The **price calculator** 408 outputs the optimized prices to the output display 416 of the support tool 116 impose constraints on the values of the other two. For instance a **user** can optimize **profit** while ensuring that total sales and revenue do not fall below their original values, or...

...group sales equation S(x) and the market share equation F(x), previously described, to **predict** group sales and product market share, respectively. These two are then combined to **predict** product sales at the store level D(x)=S(x)\*F(x).

If the ob...

20/3,K/5 (Item 4 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00891408 \*\*Image available\*\*

THE STOCK INFORMATION BUSINESS MODEL ON A WIRE-WIRELESS INTERNET  
MODELE DE GESTION D'INFORMATIONS BOURSIERES SUR INTERNET FIXE ET MOBILE

Patent Applicant/Assignee:

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(For all designated states except: US)

Patent Applicant/Inventor:

AN Eunseon, 87-3 Sinweuldong Yangchungu, 158-095 Seoul, KR, KR  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200225527 A1 20020328 (WO 0225527)  
Application: WO 2001KR1581 20010921 (PCT/WO KR0101581)

Priority Application: KR 200055624 20000922

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 3071

Fulltext Availability:

Detailed Description

Detailed Description

... sell information.

This method is system that evaluates value of information via earnings  
rate the **future** that **predicted** when seller informs. Because  
believability of information is 100% if achieved target returns on  
investment, **price** of  
information **decided** finally settles total amount by price that  
presented  
first time.

If 'the believability of information...

...This maximizes value of information as price decision method by  
believability of information, and to **buyer** and seller **profit** there is  
effect that does cooperation distribution and increase efficiency of  
transaction.

<FIG. D is...

20/3,K/6 (Item 5 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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00844338 \*\*Image available\*\*  
**AUTOMATED AND INTELLIGENT NETWORKED-BASED PSYCHOLOGICAL SERVICES**  
**SERVICES PSYCHOLOGIQUES INTELLIGENTS ET AUTOMATISES SUR RESEAU**

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200177952 A1 20011018 (WO 0177952)  
Application: WO 2001US11087 20010405 (PCT/WO US0111087)  
Priority Application: US 2000195009 20000406

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR  
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE  
SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Filing Language: English  
Fulltext Word Count: 84913

Fulltext Availability:  
Detailed Description

Detailed Description

... e.g., JCQA) and to upgrade their emphasis on quality assurance has also increased the **cost** burden on insurance companies. It turns out that the cost of management for managed care...individuals experience might not warrant a visit to the psychotherapist, these individuals could still greatly **profit** from learning to manage their anxiety and stress. For example, many students' experience test anxiety...Forms Generator Module  
b. Client prints-out and/or downloads homework sheet for SD  
c. **Client** has access to SD program during week for review  
Introduction: This program employs the principles...the option of printing out these results. They are also stored in the computer for **future** reference.

15. Note: The Form and Report Generator Module will also provide the client with...

20/3,K/7 (Item 6 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00824208 \*\*Image available\*\*  
SYSTEM FOR ORGANIZING AND OPERATING "GYE" ON NETWORK  
SYSTEME SERVANT A ORGANISER ET A EXECUTER UNE OPERATION <= GYE >= SUR UN RESEAU

Patent Applicant/Inventor:

KU Bon-Suk, Suite 401 Woosung Charterville 467-18 467-18, Dogok-dong, Gangnam-gu, Seoul 135-270, KR, KR (Residence), KR (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200157751 A1 20010809 (WO 0157751)

Application: WO 2001KR146 20010202 (PCT/WO KR0100146)

Priority Application: KR 200005085 20000202; KR 200075377 20001212

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 11841

Fulltext Availability:  
Claims

Claim

... can buy the product with general consumer price, but on the

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installment plan. Thus, the member makes a profit of allotment interest over ten

12

months. Further, the product provider can secure consumers who...of Fig. 10 that is common with Fig. 3 is not illustrated.

First, the operator determines price and amount of products according to

i h the product provider (I 020), after selecting...its spouse are double-income,

credit cards which the member has and the member's annual income. If the

33

member has experience to 'oin with Gye before, the information such...

20/3,K/8 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT

PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD  
MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ  
VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 152479

Fulltext Availability:

Detailed Description

Detailed Description

... average price per unit of bandwidth AVM(BWTH>> of the bandwidth BWTH and the running profit PR(BWTH) realized froin the execution of each trade; Figure 140 is a flow chart...asynchronous transmission equipment. Fiberoptics has revolutionized telecommunications in view of the large bandwidth availability (currently estimated in the hundreds of gigabits per second) which continues to increase with technological advances such ...one another in operation 806 and this comparison is used in operation

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808 to plan **future** supply and demand for the manufacturer offerings. In an embodiment of the present invention, collaborative...history information and the order information as well as selecting one of the suppliers whose **calculated** total **cost** of previously received orders is within an order limit. Thus, exceeding the order limit previously... will be required to provide the quality of service users will demand. Thus, over the **next 20 years**, the network infrastructure may change from packet-based standards to one based on ATM cell...

...this type of data exchange will continue,

44

The bulk of information transported in the **future** will be of digital origin. This digital information will require a great deal more bandwidth ...customer network management services is generally referred to as Managed Networked Services (MNS). Yankee Group **estimates** this market will **estimated** to grow from \$313 to 913 within the **next three years**. MNS became the focus of service providers in 1995 as they saw revenues for frame...

...the tools to better manage their carrier data networks - the packet switched networks of the **future**. The present invention significantly enhances and scales MNS assets to address carrier network management in ...correlations across multiple dimensions. Build models of the behavior of the data in order to **predict future** growth or problems and facilitate managing the network in a proactive, yet cost-effective manner ...replicate this information onto the local (European) rules database, making long term control data management **predictable**. The design is

CORBA

63

Rules Database server

Determines Subscriber Profile

- Session requirements such as...the strategy developed above. This ensures that the network systems planned and developed will be **future**-ready. ...728 Recommendation for coding of speech at 16kbit/s using low-delay code excited

linear **prediction** (LD-CELP)

ITU H.221 Frame Structure for a 64 to 1920 kbit/s Channel...and technology.

The following three developments, each likely to become more prevalent in the near **future**, serve as an introduction to the technological arena.

Asynchronous Transfer Mode (ATM) is a networking...another time or denied access to the resources for that time.

This is utilized to **predict** : when additional ports and/or resources are required.

Fault Management

The NGN operations architecture specifies...adheres to open standards such as the Simple Network Management Protocol (SNMP) and the Object Management Group's (OMG) Common Object Request Broker Architecture (CORBA).

Information Services Manager

The information services...dimensions. The system also constructs models of the behavior of the data in order to **predict future** growth or problems and facilitate managing the network in a proactive, yet cost-effective manner...

...hybrid communication system. Preferably the system data is analyzed

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across multiple dimensions to provide better **future** system behavior **prediction** .

In a model building ste 5204, the system builds a model of the network behaviorl) used by the user, or data analyst, to fonn a **prediction** model; (2) used to refine an existing model; and/or (3) organized into a sunimary of the target database, as in **predicting** step 5206.

In a **predicting** step 5206, the system **predicts** **future** behavior of the network based on the model generated in step 5204. Thcre are two...

...each class of the records. Based on the class descriptions, the classifier can then classify **future** records, referred to as test data, for which the class labels areunkown.

As an example...

...develop a profile for each customer class that will be used for accepting or rejecting **future** credit applicants. Assuming that: the card holders have been divided into two classes, good and...

...of Cach class, l.e., good and bad, which then can be used to process **future** credit card applicants. Similar applications of classification are also found in other fields such as...Recommendation for coding of speech at 16 kbit/s using low-delay code excited linear **prediction** (LD-CELP)

ITU H.221 Frame Structure for a 64 to 1920 kbIt/s Channel...and technology.

The following tliree developments, each likely to become more prevalent in the near **future** , serve as an introduction to the teclinological arena.

Asynchronous Transfer Mode (ATM) is a networking...or services to be advertised. Yet another aspect of the present invention includes outputting an **estimate** relating to a price and/or availability of the products and services. Note operation 5412...from. input about a user. The user profile is preferably created in a manner that **predicts** buying tendencies. The virtual shopping environment is tailored automatically based on the user profile.

A...

...6306. For example, the items may be placed in groups, the groups being based on **estimated** buying tendericies.

Then, items from the group most closely matching the user's buying tendency...the price is satisfactory, and that the desired shipping provider is selected.

#### TAX AND SHIPPING CALCULATIONS

Provides tax **cost** on associated order  
Provides shipping cost on associated order  
Handles multiple tax laws within US...

...to final destination of the items, and the corresponding charges of the shipping provider. An **estimate** of the delivery date may also be given. It should be noted that mileage and...During a trade, the aggressor side remains active and all transactions take place at the **price set** by the initial hit or lift--regardless of the number of following transactions. To properly...

Search Report from Ginger R. DeMille

20/3,K/9 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND  
METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT  
DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 20000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK  
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 171499

Fulltext Availability:

Detailed Description

Detailed Description

... average price per unit of bandwidth AVCST(BWTH)) of the bandwidth BWTH  
and the running profit PR(BWTH) realized from the execution of each  
trade; Figure 139 is the right portion...

...average price per unit of bandwidth AVCST(BWTH)) of the bandwidth BWTH  
and the running profit PR(BWTH) realized from the execution of each  
trade;

1 5

Figure 140 is a...replicate this information onto the local (European)  
rules database, making long term control data management predictable.  
The design is CORBA compliant and therefore can be interconnected with  
other standards based networks...the strategy developed above. This  
ensures that the network systems planned and developed will be future  
-ready. The OSS and back-office systems are be able to support the  
processes required...

...successfully executed.

67

These include entry and exit criteria for network creation, KPIs for  
quality management , program planning and management tool-kits.

Search Report from Ginger R. DeMille

Service Consolidation and Optimization

As the network operator moves into operating...data, network performance data, and/or network configuration data. Next, in step 1802, the system **determines** customer reports to be generated and, in step 1804, generates the customer reports accordingly based...81

The second check 3606 made on a call 3602 by a switch 1206- 1210 **determines** if the calling location of the call 3602 is greater than ten (10) digits. The...onto the departing packet.

Packet switching arose, in part, to fulfill the need for low **cost** data communications in networks developed to allow access to host computers. Special purpose computers designated...

20/3,K/10 (Item 9 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Fulltext Availability:

Detailed Description

Detailed Description

... ultra-high-performance information networks that will be required to provide the quality of service **users** will demand. Thus, over the next 20 years, the network infrastructure may change from packet... correlations across multiple dimensions. Build models of the behavior of the data in order to **predict future** growth or problems and facilitate

Search Report from Ginger R. DeMille

I 0 managing the network in a proactive, yet **cost** -effective manner. Customer to Event Mapping Module - Add-on module to the Managed Networked Services...replicate this information onto the local (European) rules database, making long term control data management **predictable**. The design is CORBA compliant and therefore can be interconnected with other standards based networks...the strategy developed above. This ensures that the network systems planned and developed will be **future** -ready. The OSS and back-office systems are be able to support the processes required...728 Recommendation for coding of speech at 16kbit/s using low-delay code excited  
**linear prediction** (LD-CELP)

I 0 ITU H.221 Frame Structure for a 64 to 1920 kbit...and technology.

The following three developments, each likely to become more prevalent in the near **future**, serve as an introduction to the technological arena.

Asynchronous Transfer Mode (ATM) is a networking...another time or denied access to the resources for that time.

This is utilized to **predict** when additional ports and/or resources are required.

Fault Management

104

The NGN operations architecture...dimensions. The system also constructs models of the behavior of the data in order to **predict** **future** growth or problems and facilitate managing the network in a proactive, yet cost-effective manner...

...hybrid communication system. Preferably the system data is analyzed across multiple dimensions to provide better **future** system behavior **prediction**.

In a model building step 5204, the system builds a model of the network behavior...

...and relations can be: (1) used by the user, or data analyst, to form a **prediction** model; (2) used to refine an existing model; and/or (3) organized into a summary of the target database, as in **predicting** step 5206.

In a **predicting** step 5206, the system **predicts** **future** behavior of the network based on the model generated in step 5204. There are two...

...up.

121

Finally, in a managing step 5208, the network is managed based on the **future** behavior of the network. Data mining involves the development of tools that analyze large databases...

...each class of the records. Based on the class descriptions, the classifier can then classify **future** records, referred to as test data, for which the class labels are unknown.

As an...develop a profile for each customer class that will be used for accepting or rejecting **future** credit applicants. Assuming that the card holders have been divided into two classes, good and...

...of each class, i.e., good and bad, which then can be used to process **future** credit card applicants. Similar

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122

In data mining applications of classification, very large training sets

...

...Recommendation for coding of speech at 16 kbit/s using low-delay code

excited

linear prediction (LD-CELP)

124

ITU H.221 Frame Structure for a 64 to 1920 kbit/s...and technology.

The following three developments, each likely to become more prevalent in the near **future**, serve as an introduction to the technological arena.

Asynchronous Transfer Mode (ATM) is a networking...or services to be advertised. Yet another aspect of the present invention includes outputting an **estimate** relating to a price and/or availability of the products and services. Note operation 5412...from input about a user. The user profile is preferably created in a manner that **predicts** buying tendencies. The virtual shopping environment is tailored automatically based on the user profile.

A...

...6306. For example, the items may be placed in groups, the groups being based on **estimated** buying tendencies.

Then, items from the group most closely matching the user's buying tendency...a large number of distributors and, ultimately, to retail stores, with the result that the **pricing** of the same product can differ from distributor to distributor, from

167

retailer to retailer...amount of usage which the software program may provide and the economic benefits, such as **cost** saving which may otherwise be incurred, which the software may provide to the users. Thus

...

20/3,K/11 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00802534

**ANY-TO-ANY COMPONENT COMPUTING SYSTEM**  
**SYSTEME INFORMATIQUE A COMPOSANTS TOUTE CATEGORIE**

Patent Applicant/Assignee:

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TN 34705, US, US (Residence), US (Nationality), (For all designated  
states except: US)

Patent Applicant/Inventor:

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US, GB (Residence), GB (Nationality), (Designated only for: US)  
LOWE Steven, 1625 Starboard Drive, Hixson, TN 37343, US, US (Residence),  
US (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200135216 A2-A3 20010517 (WO 0135216)

Application: WO 2000US31231 20001113 (PCT/WO US0031231)

Priority Application: US 99164884 19991112

Search Report from Ginger R. DeMille

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 275671

Fulltext Availability:

Claims

Claim

... mail address saying 'send to all our clients latest e-mail address  
this 1 0% price reduction notice.' Joe's copy goes toe-mail address  
number 3, not e-mail address...

**20/3, K/12 (Item 11 from file: 349)**

DIALOG(R)File 349:PCT FULLTEXT

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00769510 \*\*Image available\*\*

**A METHOD AND SYSTEM TO SYNTHESIZE PORTFOLIOS OF GOODS, SERVICES OR  
FINANCIAL INSTRUMENTS**  
**PROCEDE ET DISPOSITIF PERMETTANT DE SYNTHETISER DES PORTEFEUILLES DE BIENS,  
DE SERVICES OU D'INSTRUMENTS FINANCIERS**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

MORRIS Francis E, Pennie & Edmonds LLP, 1155 Avenue of the Americas, New  
York, NY 10036, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103046 A1 20010111 (WO 0103046)

Application: WO 2000US18632 20000707 (PCT/WO US0018632)

Priority Application: US 99142543 19990707

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ  
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG  
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14128

Fulltext Availability:

Claims

Claim

... represent customer wishes concerning the type of instrument, its past  
risk and reward, expectations for future risk and reward, the  
geographic area or economic field from which the instrument derives value

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...acceptable. Examination of the vectors in the property space found after a several such choices, **determines** a **cost**, such that in the ...choose while on the other side of this surface, the customer will choose. This surface **estimates** the price for that I 0 specific vector of properties. By sampling at many points...

...sphere surrounding the point selected in step 302. Step 304 contrasts with known methods for **predicting** consumer demand that sample widely and uniformly over product space. In the method of the...

...customers, step 304 characterizes for many points in the spherical surface surrounding the point whose **price** has been **determined**, whether that new point would or would not be purchased by the customers of the...

...point, that price surface will, in general, pierce the spherical surface surrounding the point whose **price** is **determined**. The points on the sphere which are purchased and the points which are not purchased...

...short for K large (a rugged surface). Thus, short correlation lengths are due to and **estimate** higher order couplings among portfolio contents. The cone of "uphill" directions in property space on an indifference surface at a given **price** can be **determined**. Good combinations of properties will show up as peaks or minima, depending upon direction of...properties and parameters enable focused sampling during the data gathering steps of the landscape to **estimate** the higher order contextdependent,combinatorialfeaturesofagivenmarketscape. Alternatively, statistical models of the sampled market scape can also... . . .of landscape models. Maximum entropy Bayesian updating techniques can then be used to 1 5 **estimate** the most likely landscape parameters to fit the observed data. A major improvement of the...

...the detailed sampling in specific regions of the indifference surface at a given price yields **estimates** of the how "high" the higher order terms, (K in the NK model) actually are...

...Knowing that, a preponderance of the data can be gathered and used to fit or **estimate** the 5th order term, while only a small amount of data is gathered and used to **estimate** the monomial terms (that determines the overall non-isotropic features of the market scape on...

...the property space of the product for a given cluster of customers at a predetermined **price** or at a **set** of predetermined prices. This procedure defines one or more optimalcustomerfeaturesforagivenmixofgoods (or services or investment instruments) or position, in product...involves using historical changes in market rates and prices to construct a distribution of potential **future** portfolio **profits** and losses, and then determining the value at risk as the loss that is exceeded...case where risk is the sole feature to be evaluated. In risk analysis where the **future** rewards are uncertain, there are two important concerns of the holder of the portfolio. First...

...the assets then the expected value of the portfolio at some time t' in the  
**future** is:  
VW lx@t) f dx' f (x' ) P(x' tv 1X5t)  
(12)  
This value...

...cluster identification. Consider that a specific set of assets covaries

Search Report from Ginger R. DeMille

with each other in some **predictable** way. Knowledge of this covariation can be used to devise a risk adverse combination of...

...set. The historical record provides a data set which includes the true VAR, because the **future** value of the portfolio is known from the historical data. Let  $v$  represent the true VAR for a particular portfolio  $x$  at a point  $T$  into the **future**. From the historical record, form the data set  $D = \{x_i\}_{i=1}^n$  and thus **estimate** the VAR for the assets in the chosen portfolio, i.e.  $\text{Var}(v)$ ...

... $D$  is stationary then the same relationship discovered in  $D$  will also hold in the **future**. Once the mapping from a cluster set to a VAR has been determined, search over...the indifference surfaces are used to identify that providers of portfolios also wanted to maximize **profit**. Also the **customer** clusters might seek to balance risk/reward. To extend the above method to handle multiple...

20/3, K/13 (Item 12 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT  
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00730947 \*\*Image available\*\*

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE TO OPTIMIZE INVENTORY AND MERCHANDISING SHELF SPACE UTILIZATION  
SYSTEME, PROCEDE ET ARTICLE PERMETTANT D'OPTIMISER LE CONTROLE DES STOCKS  
ET L'UTILISATION DES SURFACES DE PRESENTATION

Patent Applicant/Assignee:

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Inventor(s):

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WALLER Matthew A, 2853 Brandon Circle, Fayetteville, AR 72703, US

Legal Representative:

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OK 74119, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200043934 A1 20000727 (WO 0043934)

Application: WO 2000US1913 20000125 (PCT/WO US0001913)

Priority Application: US 99117749 19990126; US 99475612 19991230

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12658

Fulltext Availability:

Detailed Description

Detailed Description

... per unit. As a stockout cost constant, the Gross Margin will yield a very conservative **estimate** of the cost of a stockout.

The Contribution Margin is also a commonly used term...

Search Report from Ginger R. DeMille

...Margin. As a stockout cost constant, the Contribution Margin will also yield a very conservative **estimate** of the cost of a stockout. If stockout costs are known, the user may provide...  
...the calculation of stockout costs.

The final method, Expected Cost of Lost Sales, is a **calculated estimate** of the **cost** of a stockout taking into account consumer behavior patterns when confronted with an out of stock item. The following explains the **calculation** of the stockout **cost** constant using this method.

. For each item in the analysis, collect data regarding percentage of...

...the  
out of stock item  
Shop the store less frequently Loss of some percentage of **profit** of typical **shopper** --s basket  
Z@

Never buy the item again Loss of profit of the item in perpetuity  
Never shop the store again Loss of the total percentage of **profit** of typical **shopper** --s basket in perpetuity

5 2. Collect the following data for each item in the...

...the loss/gain for each possible outcome from step 3 and sum the terms to **calculate** the total expected **cost** of lost sales for the item. When used in the calculation of LSC, this usually provides a more realistic **estimate** of stockout costs.

Overview of Process For Replenished Variable Space  
I 0 In an exemplary...

20/3,K/14 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00467838

PARTIALLY USER-DEFINED COMPUTER TRANSPORTATION SYSTEM  
SYSTEME DE TRANSPORT INFORMATISE DEFINI PARTIELLEMENT PAR L'UTILISATEUR

Patent Applicant/Assignee:

DSX INTERNATIONAL INC,  
STUKEL David S,  
MALICK Doug H,

Inventor(s):

STUKEL David S,  
MALICK Doug H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858303 A2 19981223  
Application: WO 98US13063 19980616 (PCT/WO US9813063)  
Priority Application: US 97899485 19970617

Designated States: AU CA CN JP MX AT BE CH CY DE DK ES FI FR GB GR IE IT LU  
MC NL PT SE

Fulltext Word Count: 59765

Fulltext Availability:

Detailed Description

Detailed Description

... display Field 849. Phrases entered directly into the display Field 849

Search Report from Ginger R. DeMille

are not stored for **future** use. The user enters a signatory name in Field 850 and a ...is a routine used by the Freight Forwarding Providers Computer System 55. The AutoCalc routine **determines** the **cost** to the user for providing the services sold. the AutoCalc routine also **determines** the **price** at which these ...to these vendors and their tariffs (entered in FIG.'s 18, 20, 23, etc.) to **determine** the **cost** for the various components. These costs are stored as **estimated** payables linked to the shipment record

Generally, the AutoCalc routine **determines** the **price** at which these services are sold in one of three ways. If the tariff sell...

...the routing in FIG. 38, this is applied. Otherwise, the cost is increased

by the **client**'s default **profit** margin as entered in FIG. 45

More particularly, once costing has been **determined**, the **charge** to the client will be determined. As described previously, the charge to the client is...tariff in FIG. 46 applicable to the shipment entered FIG.'s.

- 59 and, if applicable, **calculate** the **charge** based on the tariff.

The primary bill-to party for a prepaid

34

shipment is...

?

Search Report from Ginger R. DeMille

```
? show files;ds
File 15:ABI/Inform(R) 1971-2004/Apr 17
    (c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/Apr 20
    (c) 2004 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/Apr 20
    (c) 2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
    (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Apr 20
    (c) 2004 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Apr 19
    (c) 2004 The Gale Group
File 9:Business & Industry(R) Jul/1994-2004/Apr 19
    (c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/Apr 20
    (c) 2004 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2004/Apr 20
    (c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Apr 20
    (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Apr 20
    (c) 2004 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2004/Apr 18
    (c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Apr 20
    (c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
    (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
    (c) 1999 PR Newswire Association Inc
File 13:BAMP 2004/Apr W1
    (c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/Apr W2
    (c) 2004 The Gale Group
File 95:TEME-Technology & Management 1989-2004/Apr W1
    (c) 2004 FIZ TECHNIK
```

Set	Items	Description
S1	37843	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR USER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) (2N-) PROFIT
S2	19587867	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMATE? OR ANNUAL OR (SUCCEED? OR SUCCESSIVE? OR NEXT) (1W) (YEAR?? - OR MONTH??))
S3	41026	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMATE?) (1W) PROFIT? ?
S4	367565	(DETERMIN? OR CALCULAT? OR COMPUTE OR COMPUTING OR COMPUTES OR COMPUTED OR ALGORITHM? OR DECID? OR SETTING OR SET OR FORMULAT?) (3N) (PRICE OR COST OR CHARGE)
S5	301305	(PRICE OR PRICING OR COST) (3N) (THEORY OR THEORIES OR SETTING OR PLANNING OR MANAGEMENT OR PREDICT?)
S6	62250	(PRICE OR PRICING OR COST) (W) (THEORY OR THEORIES OR SETTING OR PLANNING OR MANAGEMENT OR PREDICT?)
S7	2140	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR USER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) () PROFIT
S8	1042	S1 AND (S2 OR S3) AND S4
S9	747	RD (unique items)

Search Report from Ginger R. DeMille

S10 1168 S1 AND (S2 OR S3) AND S5  
S11 913 S10 NOT S9  
S12 528 RD (unique items)  
S13 112 S1(2S) (S2 OR S3) (2S) S4  
S14 232 S1(2S) (S2 OR S3) (2S) S5  
S15 191 S14 NOT PY>2000  
S16 63 S13 NOT PY>2000  
S17 242 S15 OR S16  
S18 125 RD (unique items)  
? t18/3,k/all

18/3,K/1 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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02526572 269011321  
**Viewpoint: There's no such thing as an "e-business"**  
Winzar, Hume  
Strategic Direction v16n6 PP: 3-4 May 2000  
ISSN: 0258-0543 JRNL CODE: STDI  
WORD COUNT: 959

...TEXT: a hairdresser benefit by dealing on the Web? In other words, can a hairdressing salon **profit** by serving **customers** online? Obviously the haircut itself can't be delivered online, but there are other "functions..."

...up their room, select a style of service and then fill out a form that **calculates** a ball-park **cost** and time **estimate** ?

If they are not profound or economically viable they are at least novel, and they...

18/3,K/2 (Item 2 from file: 15)  
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02519465 135300801  
**How to stay in the money**  
Hilary Abbott  
Balance Sheet v5n2 PP: 6-8 Summer 1996  
ISSN: 0965-7967 JRNL CODE: BLSH  
WORD COUNT: 1908

...TEXT: penetration can be achieved by more sophisticated marketing decisions, based on detailed customer information and **predicted** behaviour. The **cost** of building a database and using its information varies but is typically small relative to **annual** operating costs and can bring dramatic benefits. The report gives one case where the **estimated** cost of acquiring a customer, using pre-approved solicitation by telephone based on customer database...

...in branch transactions exceeded the 25% target. The results suggest that repricing can dramatically change **customer** behaviour and **profit** dynamics in the short term.

Bank branches are increasingly viewed as a strategic liability especially  
...

Search Report from Ginger R. DeMille

18/3,K/3 (Item 3 from file: 15)  
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02246007 84987412

**Propaganda, attitude change and uniform costing in the British printing industry, 1913-1939**

Stephen P. Walker; Falconer Mitchell

Accounting, Auditing & Accountability Journal v9n3 PP: 98-126 1996

ISSN: 0951-3574 JRNL CODE: AAJ

WORD COUNT: 12912

...TEXT: that price cutting and low profits were symptoms of the existence of deficient methods of **cost determination** in the industry, or, of complete ignorance among printers about costing techniques. Underpricing was considered to be the result of charging at less than full **cost**. Printers habitually **set** prices on the basis of direct labour plus an arbitrary percentage to cover other costs...

... was often departed from if the result was an uncompetitive tender. In 1892 it was **estimated** that in order to prevent loss making, composing departments in London should add at least...

... words of the industry became "Organize, check costs, and do not work without a small **profit**" (Members' Circular, 1907, p. 100).

Concerted efforts to organize master printers on a national basis occurred

...

... 1-44; Sessions, 1950). Attempts to allay ignorance about costing and encourage greater uniformity in **price determination** resulted in the publication of several pamphlets by the Federation. In 1904 Profit for Printers...

18/3,K/4 (Item 4 from file: 15)

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02103659 65897702

**Restructuring in the British construction industry: Implications of recent changes in project management and technology**

Miozzo, Marcela; Ivory, Chris

Technology Analysis & Strategic Management v12n4 PP: 513531 Dec 2000

ISSN: 0953-7325 JRNL CODE: TAS

WORD COUNT: 9898

...TEXT: completed the first project for £22 million, a saving of £4 million out of the **estimated** cost of £26 million, and although the **client** shared the **profit** for this project with the contractor, the benchmark for the next plant was set at...

... have no incentives to pursue further improvement. As one contractor interviewed explained, having agreed a **profit margin**, a **client** refused to pay the market price for specialist expertise. The contractor argued, 'We have problems... put most of its construction work out to competitive tender. As pointed out earlier, the **calculated price** was far below the real costs of running the machine, which left the contractor with... .

18/3,K/5 (Item 5 from file: 15)

Search Report from Ginger R. DeMille

DIALOG(R)File 15:ABI/Inform(R)  
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02102351 65173627

**Change your warehouse to a Web house**

Sherman, Richard

Frontline Solutions v1n13 PP: 47-48 Dec 2000

ISSN: 1528-6363 JRNL CODE: FRSE

WORD COUNT: 1381

...TEXT: every story, and along with change comes a tremendous opportunity.

Forrester Research in Cambridge, MA, **predicts** an increase in business-to-business (B2B) e-commerce from \$43 billion in 1998 to...

... customer may want to have products personalized and delivered to exact specifications. An online system **determines** your **cost** based on the activities necessary to meet the customer's expectations, details these services and quotes a price that represents the cost plus a fair **profit** margin. The **customer** recognizes the cost of the services exceeds the price he wanted to pay. He modifies...

... collaboration that enables the customer to get the value he wants and the supplier to **set** a **price** that reflects the cost and a fair profit to fulfill the value.

The ultimate goal...

**18/3,K/6 (Item 6 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
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02042056 56297961

**Business Strategies for Real Estate Management Companies**

Roulac, Stephen E

Journal of Real Estate Literature v8n2 PP: 193-206 2000

ISSN: 0927-7544 JRNL CODE: JREL

WORD COUNT: 5728

...TEXT: the strategic framework.

Tregoe and Zimmerman identify nine possible strategic driving forces that determine the **future** product and market scope that define a business and provide a framework for guiding operating...

... 1997) identify some twenty-two profit models that determine how a firm makes money, including **customer** solutions **profit**, product pyramid profit, multi-component profit, switchboard profit, time profit, blockbuster profit, profit-multiplier model...

... after-sale profit, new producer profit, relative market share profit, experience curve profit, and low- **cost** business design. Strategic **management** embraces what is involved in identifying and implementing the relevant, profitable business model for the...

**18/3,K/7 (Item 7 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
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Search Report from Ginger R. DeMille

02008067 52201007

**Measuring the value of healthcare business assets**

Evans, Christopher J

Healthcare Financial Management v54n4 PP: 58-64 Apr 2000

ISSN: 0735-0732 JRNL CODE: HFM

WORD COUNT: 3720

...TEXT: realistic growth rates, appropriate emphasis on key focus areas of the valuation (eg, risk and **future** income streams), and an accounting of physician compensation.

Business valuation is a technical, professional specialty that serves a broad range of purposes, from helping **for-profit buyers** make informed decisions about how much to pay for a business to helping taxexempt sellers **determine** the appropriate selling **price**. It is based on market-investment principles governing issues such as profitability, return on investment...

**18/3,K/8 (Item 8 from file: 15)**

DIALOG(R) File 15:ABI/Inform(R)

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01987339 49827645

**ABCM system architecture--part III**

Cooper, Robin; Slagmulder, Regine

Strategic Finance v81n8 PP: 63-64 Feb 2000

JRNL CODE: NAA

WORD COUNT: 1330

...TEXT: This increases the number of unprofitable customers to 15%, which is still considered acceptable. Furthermore, **estimates** of customer loss through shifting to competitor banks that still offer free checking indicate that...

... that can be used to attract new profitable customers. At worst, the impact of lost **customers** will be **profit** neutral. The firm is now more effective at providing customers with service and generating profits...

...skills that makes EPM systems so effective.

Robin Cooper is professor in the practice of **cost management** at the Goizueta Business School at Emory University.

Regine Slagmulder is professor of management accounting...

**18/3,K/9 (Item 9 from file: 15)**

DIALOG(R) File 15:ABI/Inform(R)

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01914088 05-65080

Can the price of currency options provide an indication of market perceptions of the uncertainty attached to the Krone exchange rate?

Eitrheim, Oyvind; Froyland, Espen; Roisland, Oistein

Norges Bank Economic Bulletin v70n3 PP: 266-278 Sep 1999

ISSN: 0029-1676 JRNL CODE: NBE

WORD COUNT: 4728

...TEXT: differs from market expectations of future volatility.

Search Report from Ginger R. DeMille

A more direct measure of market expectations of **future** volatility can be obtained by using currency option prices. As shown in this article, it is possible to use market expectations to **estimate** the implied probability distribution for the **future** exchange rate. A central bank can make use of this information in many ways: first...

... type of currency options. Finally, we look at how currency options can be used to **estimate** the implied probability distribution for the exchange rate. The article is based on developments in the foreign exchange market from January 1998 to May 1999.

What **determines** the **price** of an option?

A call option is a contract that confers on one party the...

...an (underlying) asset at a fixed price - the strike price - at or before a designated **future** date. As payment for this right, a premium must be paid to the option writer...

...exchange rate is NOK 8.50 after one month, the option will result in a **profit** for the **buyer**. The buyer of the option may then purchase 10 euros at the price of NOK...

18/3,K/10 (Item 10 from file: 15)

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01901184 05-52176

**Pricing strategies**

Anonymous

Builder v22n11 PP: S1-S9 Sep 1999

ISSN: 0744-1193 JRNL CODE: BUI

WORD COUNT: 1786

...TEXT: price of the house. Salespeople and site superintendents use an in-house pricing catalog to **determine** the **cost** (and profit) of each change; if the alteration is less than \$2,500, the company...

...amount, ensuring payment and profit.

Like Weiland, other builders account for changes -- their cost and **profit** - by anticipating **buyer** alterations before and during construction. Christopher Homes in Las Vegas, for example, creates up to...

...bumpouts, and larger kitchens.

For each altered plan, the company figures costs and profit, including **estimates** for structural and mechanical work as well as city approval, greasing the administrative and accounting...

18/3,K/11 (Item 11 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)  
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01865873 05-16865

**Develop profitable new products with target costing**

Cooper, Robin; Slagmulder, Regine

Sloan Management Review v40n4 PP: 23-33 Summer 1999

Search Report from Ginger R. DeMille

ISSN: 0019-848X JRNL CODE: SMZ  
WORD COUNT: 6376

TEXT: Headnote:

A three-step process to ensure that companies launch new products that make a **profit** and please **customers**.

With the emergence of the lean enterprise and global competition, companies face ever-increasing competition...

...target costing.2

Target costing is primarily a technique to strategically manage a company's **future profits**. It achieves this objective by **determining** the life-cycle **cost** at which a company must produce a proposed product with specified functionality and quality if...

... makes cost an input to the product development process, not an outcome of it. By **estimating** the anticipated selling price of a proposed product and by subtracting the desired profit margin...

**18/3,K/12 (Item 12 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
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01812811 04-63802

**Mass marketing: The hunt for profits**

Jackson, Jerry  
Public Utilities Fortnightly v137n9 PP: 10-11 May 1, 1999  
ISSN: 1078-5892 JRNL CODE: PUF  
WORD COUNT: 711

...TEXT: skimming? Second, can energy suppliers determine customer profitability before signing customers?

A recent study that **computed** the **cost** of service and revenue for a sample of small and medium retail store customers in...

... was that traditional energy-sector marketing approaches, which target customers by number of employees or **annual** energy use, can expect to have an equal mix of profitable and unprofitable customers. The figures below show the lack of correlation between **customer profit** and **annual** energy and number of employees for the 73 retail store customers in the study.

(Table...

**18/3,K/13 (Item 13 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)  
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01799871 04-50862

**Inventory valuation in asset acquisitions**

Sterling, David  
Tax Adviser v30n4 PP: 210-212 Apr 1999  
ISSN: 0039-9957 JRNL CODE: TAD  
WORD COUNT: 1267

Search Report from Ginger R. DeMille

...TEXT: costs and other completion and disposal costs; freshly distilled whiskey was valued at its production **cost**. The court **determined** that this valuation resulted in a reasonable allocation of **profit** between the **buyer** and the seller. The market value formula used in this case was essentially a hybrid...

... at quoted sales prices, less expected selling and administrative expenses and the portion of the **estimated** gross **profit** that a **purchaser** would expect to receive.

Income Method

According to Rev. Proc. 77-12, the income method...

... the inventory's reproduction cost; the comparative sales method subtracts costs of disposition and a **purchaser**'s **profit** from the inventory's sales price.

In Reliable Steel Fabricators, TC Memo 1995-293, the...

... valuation on the cost of producing the inventory plus a profit calculated by multiplying the **estimated** **profit** for each item by that item's percentage of completion. The percentage of completion was **determined** by dividing the **cost** incurred for each unfinished project by the project's **estimated** total cost.

WIP and Raw Materials Inventories

According to Rev. Proc. 77-12, WIP inventories...

18/3,K/14 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01782756 04-33747  
**Fees are big business**  
Gregg, Leigh  
Credit Union Executive v39n2 PP: 29-32+ Mar/Apr 1999  
ISSN: 1053-6744 JRNL CODE: CUE  
WORD COUNT: 2257

...TEXT: headed in the same direction, even if it will take a while to get there," **predicts** USBanker. Spread and fee pricing make a difference in an institution's growth-but only...

... much as possible. It's like the OPEC [Organization of Petroleum Exporting Countries] or cartel **theory** of **pricing** : It won't go on forever," says McCormick.

Instead of focusing on price and fees...

... valuable to the kind of consumer you want, says McCormick. To banks, high-value (high- **profit**) **customers** are time-starved and thus willing to pay a fee for convenience.

Low-value customers...

18/3,K/15 (Item 15 from file: 15)  
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Search Report from Ginger R. DeMille

01736324 03-87314

**Market-hampering land speculation: Fiscal and monetary origins and remedies**  
Foldvary, Fred E  
American Journal of Economics & Sociology v57n4 PP: 615-637 Oct 1998  
ISSN: 0002-9246 JRNLD CODE: AES  
WORD COUNT: 8823

...TEXT: volatility of the cash market (Case, Shiller, & Weiss, 1993).

III

**Market-hampering Speculation**

BECAUSE THE **FUTURE** IS UNCERTAIN, speculators often fail to anticipate correctly the peak and subsequent decline in prices...

... informed professionals. But even the professionals can become overconfident.

Speculative demand can thus drive the **price** higher than that **set** by the users all the way up to the peak, increasing the peak price substantially  
...

... users reduce buying because the price is too high, and investors whose intention is to **profit** from actual **user** demand and from productivity suspect that the gains are instead coming from speculation, the reduction ...profits of the producers.

Because people place different weights on the variables that affect the **future** price of an asset, there are divergent speculative views of the **future** price. The "Brown effect," named by Nicolaus Tideman after Harry Gunnison Brown, posits that those...

18/3,K/16 (Item 16 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01736320 03-87310

**The firm, money, and economic calculation: Considering the institutional nexus of market production**  
Lewin, Peter  
American Journal of Economics & Sociology v57n4 PP: 499-512 Oct 1998  
ISSN: 0002-9246 JRNLD CODE: AES  
WORD COUNT: 5373

...TEXT: owned, however, the costs associated with their use, are more problematic and have to be **estimated** according to certain accounting conventions. These conventions use (in a manner to be explained) procedures to **estimate** the value of the asset in the current rather than in alternative uses. This implies...

...must be, the value of the asset that in some way is derived from the **estimated** value of its alternative possible contributions to output. Another way of looking at it is...

... cost for the asset-derived (sometimes, perhaps mostly, implicitly) as the discounted value of its **estimated** next best output-one must then **estimate** (to arrive at an accurate current cost measure) how much of this

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value is "used..."

... per period (its displaced marginal value product) or sacrificed in current production. This is an **estimate** of how much value is foregone by pursuing this line of production as compared to...

... the value of the joint output for any project as a whole, once measured or **estimated**, is much easier to determine than in the absence of markets. In a sense, one...

... provide these conventions. By distinguishing between contractual and owned inputs, one avoids the need to **estimate** the alternative marginal products of the former. The judgment involved in measuring the latter affects...

... or completely replaced, profit appears less arbitrary. It is the division between true profit and **profit** unadjusted for **user** cost that is the problem. However this division is done, it clearly gets done. And cost signal for contractual inputs, while leaving aside how the market **price** is **determined**. Of course, in the final analysis, when a rental price of a durable asset (a...

... labor services) is determined by contractual arrangement, the terms of the contract, most especially the **price**, must be **determined** with reference to exactly the same considerations that are relevant in the case of owned...

... the attribution of relative shares to the inputs, which is necessary to arrive at an **estimate** of what each input costs, that is, what sacrifice each input entails.

## 2. Prospective Profits...

... the basis of past information and conjecture, the emergence of profits. By comparison between prospective **projections** and retrospective calculations further decisions can be made.

Two important notes. First, there is nothing...

18/3,K/17 (Item 17 from file: 15)  
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01678702 03-29692  
**Internet service providers, proprietary content, and the battle for users' dollars**  
Dewan, Rajiv M; Freimer, Marshall L; Seidmann, Abraham  
Communications of the ACM v41n8 PP: 43-48 Aug 1998  
ISSN: 0001-0782 JRNL CODE: ACM  
WORD COUNT: 3237

...TEXT: access fees and local telecommunication charges. Similar decisions by other customers determine the volume of **customers** and the **profit** for the service providers. Each service provider picks its price and location to maximize its...

... by Figure 2, in which the profit for an access provider is plotted against its **price** and the **price** set by the content provider. The model cited here is used to **estimate** the **profit** for the access provider for every 1,000 potential customers. Note that at a given...

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18/3,K/18 (Item 18 from file: 15)  
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01602100 02-53089  
**Marketers' goal:** Manage for profit  
Swaddling, David C  
Marketing News v32n7 PP: 4 Mar 30, 1998  
ISSN: 0025-3790 JRNL CODE: MNW  
WORD COUNT: 891

...TEXT: equipment's potential output, consider how it complements other equipment already in use, compare the **price** to alternatives, and **decide** his comfort level with the supplier for on going service and support.

Marketing executives must...

... with the greatest profit potential is the first step in customer-relationship asset management.

Identifying **customer** relationships with **profit** potential requires sellers to project what the customer will do. All asset management requires **projections** -how many parts a machine will produce, how fast it will run, what the resale value will be, and so on. Using reasonable **estimates** to project the **future** is essential to choosing which customer relationships deserve investment

Expect service and maintenance costs.

Preventive...

18/3,K/19 (Item 19 from file: 15)  
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01400124 00051111  
**The pricing decision in small firms: Complexities and the deprioritising of economic determinants**  
Curran, James; Jarvis, Robin; Kitching, John; Lightfoot, Geoff  
International Small Business Journal v15n2 PP: 17-32 Jan/Mar 1997  
ISSN: 0266-2426 JRNL CODE: IOG  
WORD COUNT: 8016

...TEXT: plus' element varied considerably depending on economic factors such as demand and competitive forces and **estimates** of likely profits. These choices inevitably involved judgements by ownermanagers. But what was increasingly clear...

...for this research.

Thus the widely accepted views in the literature of unsophisticated, crude, costplus **price setting** by small business owners demonstrating their lack of financial management skills, appear to simply reflect the methodological strategies upon which previous conclusions were based. Often data collection on **price setting** (even in research based on face-to-face interviews) had used closed questions whose effect...

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18/3,K/20 (Item 20 from file: 15)

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01399795 00050782

**The Massachusetts experience**

Allen, Richard C

Health Affairs v16n2 PP: 85-88 Mar/Apr 1997

ISSN: 0278-2715 JRNL CODE: HAF

WORD COUNT: 2364

...TEXT: the charitable funds are placed unduly at risk to the financial success of the for- **profit buyer** or of the resulting forprofit entity. A related question is whether the resulting structure will jeopardize the charity's tax-exempt status.

If subsequent participation in the **future** of the venture is an important factor in the charitys decision to enter into the...

...realistic option to sell its remaining interest to the for-profit entity for a fair **price** ? If the **management** contract is with the for-profit entity, is it for fair value?

In its review...

18/3,K/21 (Item 21 from file: 15)

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01392695 00-43682

**ABC for government contractors?**

Best, Murray A

CMA Magazine v71n2 PP: 19-22 Mar 1997

ISSN: 0831-3881 JRNL CODE: RIA

WORD COUNT: 3253

...TEXT: questioned how jobs had been priced in the past. Pricing was simply, the number of **estimated** direct labor hours, times the direct labor rate, plus overhead at the 300 per cent...

... and fixtures, space, quality control, scheduling, material handling, etc. He still had to smear some **cost** for **management** and shared facilities. Much to his horror, he discovered that the real cost of the...

... original bid, although the work would have appeared to result in a contribution to divisional **profit**, the **customer** would have received a price that was unnecessarily low, and pricing that would be subsidized...

18/3,K/22 (Item 22 from file: 15)

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01313483 99-62879

**New trading option may lessen fluctuations in volume-resin prices**

Leaversuch, Robert D

Modern Plastics v73n10 PP: 28-29 Oct 1996

ISSN: 0026-8275 JRNL CODE: MPT

Search Report from Ginger R. DeMille

...ABSTRACT: resins and monomers for up to a year. The instruments, termed forward-pricing options or **price -risk management** tools by their creators, typically take the form of over-the-counter contracts. By hedging ...

... trading activities like swaps, floors, and ceilings are designed to stabilize costs and bolster the **profit** margins of **users**. Enron Capital & Trade Resources and Louis Dreyfus Energy have issued a trickle of these devices...

...pricing are swap agreements, which are contracts that convert a floating price into an agreed **future** price, and floor and ceiling options, forms of price insurance that ensure changes in pricing...

18/3,K/23 (Item 23 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)  
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01269101 99-18497

**Matching distribution systems to markets spells success**  
Shumrak, H Michael  
Best's Review (Life/Health) v97n2 PP: 69-70+ Jun 1996  
ISSN: 0005-9706 JRNL CODE: BIH  
WORD COUNT: 2160

...TEXT: and training.

\* Assess the Value of Existing Customers. Rank customers as to the past and **future** expected profitability of their current products in force. Repeat this process by expanding the LCV analysis to include the value of the **future** products the company expects to sell to customers using existing and new distribution approaches. Complete...

... and (3) how they behaved since purchasing it. Companies can use these results to focus **future** investments in customer acquisition, improve current distribution channels and develop new distribution approaches for those segments with the greatest **profit** potential.

\* Restructure **Customer** Acquisition and Cross-Selling Processes. Based upon the needs and buying preferences of targeted "most between "acquire-the-customer" and "cross-selling" sales situations when selecting distribution methods and **setting** product **pricing** assumptions. For example, no-load variable annuity products have recently hit the market. In many...

... and channels were fewer and regulatory barriers greater, those good old days are gone forever. **Future** success will depend on building productive, low-cost distribution systems that match carefully defined market...

18/3,K/24 (Item 24 from file: 15)

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01266516 99-15912

**The effect of service quality and partnership on the outsourcing of information systems functions**  
Grover, Varun; Cheon, Myun Joong; Teng, James T C

Search Report from Ginger R. DeMille

Journal of Management Information Systems: JMIS v12n4 PP: 89-116 Spring 1996  
ISSN: 0742-1222 JRNL CODE: JMI  
WORD COUNT: 10458

...TEXT: applications to the more generic. Findings reflect an averaging effect that might require refinement in **future** study. Further, results should be interpreted in light of the selected measures of service quality  
...

... components or functions rather than resort to comprehensive arrangements. Second, the theoretical premise of transaction **cost theory** is supported in this study. In other words, asset specificity of outsourcing transactions needs to...

... 38] indicate that partnerships should not characterize the relationship between an outsourcing vendor and its **customer** because the **profit** motive is not shared. They go on to suggest that such views might force organizations...

18/3,K/25 (Item 25 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01247738 98-97133  
**Pipelines: Beware of riptides**  
Foti, David A; Cohen, Brian J  
Public Utilities Fortnightly v134n13 PP: 26-29 Jul 1, 1996  
ISSN: 1078-5892 JRNL CODE: PUF  
WORD COUNT: 1562

...TEXT: gas day at 11:45 a.m., allowing only one intra-day nomination change.)

Measure **Profit** by **Customer**. Pipelines must understand how much each of their shippers brings to the bottom line in order to establish a new mechanism for **pricing** nonstandard deals. In **theory**, **cost**-of-service methods used by the FERC to set rates should give pipelines the data...

... generally sought, on an ad-hoc basis, new ways to market existing services. In the **future**, successful pipelines will formalize a process of innovation that should increase the number of new...

18/3,K/26 (Item 26 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01133386 97-82780  
**Activity-based management: Moving beyond adolescence**  
Evans, Hugh; Ashworth, Gary  
Management Accounting-London v73n11 PP: 26-30 Dec 1995  
ISSN: 0025-1682 JRNL CODE: MAC  
WORD COUNT: 4444

...TEXT: 21st century' by H. Thomas Johnson, Journal of Cost Management, Fall 1995

2 See 'Managing **customers** for **profit**' by Tim Connolly and Gary

Search Report from Ginger R. DeMille

Ashworth, Management Accounting, April 1994. (This article was recently awarded...)

... paper, September 1994. Senior executive survey findings on tools and techniques used now and in **future** to cope with the pressures of change. Details repeated in Business Change and Reengineering, Volume...

18/3,K/27 (Item 27 from file: 15)

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01090577 97-39971

**Price dynamics in repeat-purchase markets**

Sibly, Hugh

Economic Record v71n213 PP: 179-190 Jun 1995

ISSN: 0013-0249 JRNL CODE: IERC

WORD COUNT: 6424

...TEXT: pricing.) The marginal cost, demand, and income of the 'marginal customer' are random. The model **predicts** relative **price** rigidity when customers are price risk-averse. In effect, the firm insures the immobile customer... it lies between the frictionless monopoly price,  $P_m$ , and the price which maximizes **profit per customer**. Both Wirl (1985) and Hudson (1993) also demonstrate that the optimal steady-state price is above the frictionless monopoly price. This result arises because of the discounting of **future profits**. The firm places a greater weight on initial profits compared to **future profit**. Suppose  $p_o$  happened to be  $p_m$  and that consequently  $n$ ...

...firm would fully exploit sluggish customer flows by raising price to the level which maximizes **profit per customer**. However, proposition 1(i) demonstrates that the optimal steady-state price is below that which maximizes **profit per customer**. To understand this result, suppose that  $p_o$  is the price that maximizes **profit per customer**. This implies that  $\pi'(p_o) = 0$ . Consequently, if the firm lowers price slightly, the loss of **profit per customer** will be of second-order magnitude. Thus the initial loss of instantaneous profit will be...

... first-order effect. Thus the steady-state price must be below the price that maximizes **profit per customer**.

The steady-state equilibrium is depicted by the point  $e_1$  in Figure 2  
...

...revenue. The benefit of a low price is that customer acquisition is more rapid and **future profits** greater. However a low current price implies a low current profit. (Note that  $P$ ...

...is below the price which maximizes revenue per customer, hence a fall in price reduces **profit per customer**.) This trade-off ensures that firms will **set**, **price** below the steady-state level given its customer numbers (the price for which  $m(p)$ ...

18/3,K/28 (Item 28 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01075108 97-24502

Search Report from Ginger R. DeMille

**Green pricing: Removing the guesswork?**

Baugh, Keith; Byrnes, Brian; Jones, Clive; Rahimzadeh, Maribeth  
Public Utilities Fortnightly v133n15 PP: 26-28 Aug 1995  
ISSN: 1078-5892 JRNL CODE: PUF  
WORD COUNT: 1410

...TEXT: wealthiest customer groups. Membership or prior contributions to environmental groups offers the most accurate demographic **predictor** of green **pricing** program participants.

Targeting Niche Markets

Marketing electric services in a competitive environment means learning how  
...

18/3, K/29 (Item 29 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
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00986253 96-35646

**The impact of cigarette advertising on consumer surplus, profit, and social welfare**

Trembley, Carol Horton; Trembley, Victor J  
Contemporary Economic Policy v13n1 PP: 113-124 Jan 1995  
ISSN: 1074-3529 JRNL CODE: CPI  
WORD COUNT: 4797

...TEXT: smoke and increased insurance premiums. Therefore, excluding these negative externalities will upwardly bias social welfare **estimates**.

Producer welfare is measured by **profit**; **consumer** welfare is measured by consumer surplus; and social welfare is measured by total surplus, the sum of **profit** and **consumer** surplus. Consider the effects of a 1 percent increase in advertising expenditures on **profit**, **consumer** surplus, and total surplus. Assume that welfare is strictly concave in advertising. his is a... $ADEXP \times Q$

If advertising augments market power,  $\lambda_1 > 0$ .

The analysis here **estimates** two demand and supply models by two-stage least squares. Model 1 uses equations (1) and (2). Model 2 uses equations (1) and (3). The data are annual cigarette industry data spanning from 1955 through 1990. Table 1 lists sample statistics and data sources.

**Estimates** of the cigarette demand equation and the supply elation **predict** equilibrium **price**, quantity, **profit**, **consumer** surplus, and total surplus. **Estimating** the impact of a 2 percent increase in advertising on **profit0**, **consumer** surplus, and total surplus involves calculating the difference between the **predicted** welfare values at the mean level of advertising plus 1 percent and the values at...

... little advertising, and if total surplus decreases, advertising is excessive. As discussed above, consumer surplus **estimates** assume that advertising is purely persuasive, purely informative, and purely image-creating.

The major problem with this approach is that it generates a point **estimate** of the change in total surplus, but theoretically deriving the distribution (and, therefore, statistical tests...)

Search Report from Ginger R. DeMille

... Peters, 1984) to determine standard deviations and empirical distributions for the impacts of advertising on **profit**, **consumer surplus**, and total surplus. Because the true distributions of the impacts are unknown, the analysis calculates three alternative **estimates** of 95 percent confidence intervals for each welfare measure: one assuming a normal distribution, one derived from Chebyshev's inequality, and one that uses the actual distribution of **estimates** but omits the outer 2.5 percent tails (Efron's percentile method, 1982).

#### IV. THE EMPIRICAL RESULTS

The first column of table 2 presents two-stage least squares (2SLS) **estimates** of model 1. (Table 2 omitted) The upper portion of the table contains demand parameter **estimates**. The signs of all parameter **estimates** are as anticipated, and two-tailed tests show that all except D sub 64 are...

... negatively affect quantity demanded, while income and advertising expenditures have a positive influence. The parameter **estimates** on ADEXP and POST71AD indicate that the marginal effect of advertising on quantity demanded is...

18/3,K/30 (Item 30 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00948691 95-98083  
**It's reality check time**  
Keller, Jerry  
Beverage World v113n1579 PP: 4 Nov 1994  
ISSN: 0098-2318 JRNL CODE: BEV  
WORD COUNT: 552

...TEXT: and mid-sized producers and distributors be driven out of the business?

I for one **predict** price increases will be passed on to consumers, and I submit that any price increase should be coupled with imaginative and effective **consumer** marketing programs.

#### PROFIT SCHEMES

In most of the world, excellent profitability in soft drinks is the norm. Yet...

18/3,K/31 (Item 31 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00948027 95-97419  
**The industry has performed strongly this year**  
Stein, Robert W  
National Underwriter (Life/Health/Financial Services) v98n49 PP: 27-31  
Dec 5, 1994  
ISSN: 0893-8202 JRNL CODE: NUD  
WORD COUNT: 1769

Search Report from Ginger R. DeMille

...TEXT: of new investment products, merging financial markets, and the increased aggressiveness of financial institutions have **set** new product, **cost**, and service standards for insurers.

The operational implications of these challenges have yet to be...

... with. The new products demand expensive new technology applications, a leaner infrastructure, and a stronger **customer**-service orientation. **Profit** margins will be thinner and more volatile. With variable products, a hotly competitive marketplace will...

... the profitability of these products, the market will squeeze margins, here, too, especially during the **next** several **years**, if interest rates rise as expected. Thus, unless service and distribution costs are brought under...

... industry's market share of savings may remain strong, but profitability could suffer during the **next** few **years**.

CONTINUING CHALLENGES

Investment products will strain the capabilities of many companies and, in fact, will...

18/3,K/32 (Item 32 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00895837 95-45229  
**Understanding client/server computing**  
Borthick, A Faye; Roth, Harold P  
Management Accounting v76n2 PP: 36-41 Aug 1994  
ISSN: 0025-1690 JRNL CODE: NAA  
WORD COUNT: 3660

...TEXT: of data synchronization became apparent quickly to one company in a pilot project for a **client** /server **profit**-and-loss analysis application. The system's graphical front-end and data-downloading features were...

...were cumbersome.(7)

Network configuration. In mainframe environments, information systems professionals have learned how to **estimate** and anticipate telecommunications requirements so that equipment configurations that satisfy response needs can be installed. User demands on client/server systems have been much less **predictable**, with the result that initial configurations often have been inadequate.(8) The only remedy has been to add more telecommunications or processing capacity at significantly higher **cost**. **Predictions** of effective capacities and actual usage will improve in the **future**, but, in the short run, some client/server implementations have been thwarted due to insufficient...

18/3,K/33 (Item 33 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00892919 95-42311

Search Report from Ginger R. DeMille

**High performance customer management**

Ives, Stephen

Logistics Information Management v7n2 PP: 45-51 1994

ISSN: 0957-6053 JRNL CODE: LIM

WORD COUNT: 4114

...TEXT: organizations (and external R&D consultancies) to conceive and develop innovative products on which their **future** revenue stream depends. Effective management of the innovation process provides a real edge to the total business. Through innovation comes the creation of products of high perceived value to the **customer** and improved **profit** margins. Without innovation, any product category rapidly becomes a commodity where margins are driven down to the level dictated by the low **cost** producer.

Japanese **management** guru, Kenichi Ohmae, believes that most big companies have forgotten how to invent. He observes...

**18/3,K/34 (Item 34 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00825073 94-74465

**Refusals to supply by corporations with substantial market power**

McMahon, Kathryn

Australian Business Law Review v22n1 PP: 7-36 Feb 1994

ISSN: 0310-1053 JRNL CODE: ABU

WORD COUNT: 22170

...TEXT: to deal would enhance competition in the distribution market. This vertically integrated monopolist will then **set** the **price** to the consumer at the optimum monopoly level. Economies of scale should ensure that this...

... effects. It may facilitate price discrimination, so that the monopolist can reap the maximum monopoly **profit** from different **consumers**, increase barriers to entry at the first-level market or facilitate the evasion of the...

... on barriers to entry at the first-level market, and that this is impossible to **predict** at the time of litigation. They therefore suggest that the courts should merely acknowledge the...

**18/3,K/35 (Item 35 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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00759932 94-09324

**Editorial: Meeting the challenge of stability**

Anonymous

Marketing PP: 16 Sep 2, 1993

ISSN: 0025-3650 JRNL CODE: MAR

WORD COUNT: 395

...TEXT: form of growth is going to be possible. Most marketers of today got used to **annual** price increases in the 70s and 80s that helped along their growing brands. As the...

... however, we can no longer take rising prices for granted as a useful

Search Report from Ginger R. DeMille

ingredient in profit growth. Consumer expectations of competitive, stable prices are best illustrated by the housing market. The previously unthinkable...

... prices have plateaued and even dropped. And in all areas the recession has kept the cost of living predictably static for the first time in decades.

Professor McWilliams (author of the new CIM report) believes that Europe will provide part of the answer. If growth returns in the next year, UK businesses will do well to develop further their continental initiatives of the past few...

18/3,K/36 (Item 36 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00743345 93-92566

An analysis of the market share-profitability relationship  
Szymanski, David M; Bharadwaj, Sundar G; Varadarajan, P Rajan  
Journal of Marketing v57n3 PP: 1-18 Jul 1993  
ISSN: 0022-2429 JRNL CODE: JMK  
WORD COUNT: 10556

...TEXT: customizing products can mean higher production costs, as noted above. Therefore, it is difficult to predict beforehand whether the premium prices that firms often charge for customized products more than offset...

...market share (Porter 1980).

The net effect of quality on profit is also difficult to predict. On one hand, superior quality could require the use of more expensive components, less standardized...

... 1979; Phillips, Chang, and Buzzell 1983). When these increased costs cannot be passed on to customers, profit margins would be squeezed, and quality and profit would be inversely related. Conversely, a strategy...  
... protect the business from forces that reduce margins, e.g., bargaining power of buyers.

Product price. Economic theory suggests that for rational and informed consumers, price and quantity sold (which can proxy for...Whether the effect of price on profit is positive or negative is also difficult to predict a priori. It depends on the form of the demand curve and where along the...

18/3,K/37 (Item 37 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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00620474 92-35576  
The Moment for Marketing  
Seroka, Patrick H.; LaPlante, Loyal V.  
Mortgage Banking v52n9 PP: 41-49 Jun 1992  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 3709

Search Report from Ginger R. DeMille

...TEXT: is as dynamic as it is competitive. Following the retooling of the post-1986 period, **cost management** became the buzzword for both successful originations and survival in our industry. Cross-selling of...

...to maintain and nurture our customers of tomorrow.

Anticipating that regulatory restrictions and more selective **customers** would narrow **profit** margins in the **future**, the Waterfield Group Companies combined to maximize our exposure to those customers we have already...

...feel comfortable that we can fulfill all their financial needs--both now and in the **future**.

The Realtor and builder clients with whom we deal have chosen our company with the...

18/3,K/38 (Item 38 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00025565 75-03941  
**SALES MAXIMIZATION AND OLIGOPOLY - A CASE STUDY**  
LACKMAN, C. L.; CRAYCRAFT, J. L.  
JOURNAL OF INDUSTRIAL ECONOMICS V23 N2 PP: 81-95 DEC. 1974  
ISSN: 0022-1821 JRNL CODE: JIE

**ABSTRACT:** THE PRICE IMPLICATIONS OF VARIOUS MODELS OF **PRICE THEORY** ARE COMPARED WITH THE OBSERVED PRICES IN A PARTICULAR INDUSTRY. THE PURPOSE IS TO SAY SOMETHING ABOUT THE RELIABILITY OF VARIOUS MODELS IN PREDICTING OBSERVED PRICES IN A SPECIFIC COST DEMAND ENVIRONMENT. EMPIRICAL **ESTIMATES** OF DEMAND AND COST RELATIONSHIP WERE MADE FOR THE CORRUGATED SPECIALTIES INDUSTRY FROM SURVEY DATA OF THREE FIRMS AND THEIR **CUSTOMERS**. USING A **PROFIT**-MAXIMIZING MODEL, AN UNCONSTRAINED SALES REVENUE MAXIMIZATION MODEL, A CONSTRAINED SALES REVENUE MAXIMIZATION MODEL, AND A FELLNER MODEL, **ESTIMATES** WERE MADE OF PRICES, QUANTITIES, AND RATES-OF-RETURN ON SALES FOR EACH MODEL AS IF THE **ESTIMATED** DEMAND AND COST RELATIONSHIPS WERE VALID. IN ADDITION, **ESTIMATES** OF BANDS OF PRICES WERE MADE FOR THE FELLNER MODEL USING ASSUMPTIONS OF SALES REVENUE...

18/3,K/39 (Item 1 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07949150 Supplier Number: 64373441 (USE FORMAT 7 FOR FULLTEXT)  
**Thomas M. Cook Joins Talus Solutions Board of Directors.**  
PR Newswire, pNA  
August 21, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 526

... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

Search Report from Ginger R. DeMille

...channels including direct sales, intermediaries and e-commerce.

As the world's leading provider of **Pricing** and Revenue **Management** software, Talus Solutions has a primarily Fortune 500 customer base that covers a broad range...

**18/3,K/40 (Item 2 from file: 16)**

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07752547 Supplier Number: 64785108 (USE FORMAT 7 FOR FULLTEXT)

**Talus Solutions Appoints Senior Vice President of North America Sales.**

PR Newswire, pNA

August 28, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 423

... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

...channels including direct sales, intermediaries and e-commerce.

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**18/3,K/41 (Item 3 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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07729557 Supplier Number: 64449259 (USE FORMAT 7 FOR FULLTEXT)

**Talus Solutions, Inc. and Cap Gemini Ernst & Young Form Strategic Alliance**

**In North America to Expand Service Offerings Across New Industries.**

PR Newswire, pNA

August 22, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 571

... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

...channels including direct sales, intermediaries and e-commerce.

As the world's leading provider of **Pricing** and Revenue **Management** software, Talus Solutions has a primarily Fortune 500 customer base that covers a broad range...

**18/3,K/42 (Item 4 from file: 16)**

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Search Report from Ginger R. DeMille

07679833 Supplier Number: 63900521 (USE FORMAT 7 FOR FULLTEXT)  
**Talus Solutions, Inc. and Archstone Communities to Bring New Innovation To  
Property Management Industry.**

PR Newswire, pNA

August 7, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 840

... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

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**18/3,K/43 (Item 5 from file: 16)**

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07637311 Supplier Number: 63257766 (USE FORMAT 7 FOR FULLTEXT)

**Sweet Spot Shifts Slightly Upward.(Industry Trend or Event)**

Gair, Cristina

Home Office Computing, v18, n7, p20

July, 2000

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 336

... fluctuations caused by varying configurations and costs for components like memory most vendors say their **profit** margins and **customers**' needs are best served by mid-priced and higher-end systems. Micron Electronics emphasizes PCs...

...of many stores when offered for \$99. "These appliances will cause a downward shift in **pricing**," says Reynolds, **predicting** that vendors like E-Machines will split the difference between Internet terminals and PCs by ...

**18/3,K/44 (Item 6 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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07543469 Supplier Number: 63252526 (USE FORMAT 7 FOR FULLTEXT)

**iDerive, Inc. Selects Talus Solutions, Inc. to Build Pricing Optimization  
Solution.**

PR Newswire, pNA

July 10, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 685

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... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

...channels including direct sales, intermediaries and e-commerce.

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**18/3,K/45 (Item 7 from file: 16)**

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07470816 Supplier Number: 62792276 (USE FORMAT 7 FOR FULLTEXT)  
**Talus Solutions, Inc. Announces Appointments to Advisory Board; Telecom, High Technology and Food and Beverage Fortune 500 Executives Join Talus Solutions Board of Advisors.**

Business Wire, p0172

June 19, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 737

... services that enable companies to achieve growth by winning new customers and increasing revenue and profit from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

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**18/3,K/46 (Item 8 from file: 16)**

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07429703 Supplier Number: 62487531 (USE FORMAT 7 FOR FULLTEXT)  
**Walter F. Loeb, Retail Industry Expert and Veteran, Joins TSI's Board of Directors.**

PR Newswire, pNA

June 5, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 515

... TSI), which provides retail and e-tail merchants with analytical solutions that bring precision and **predictability** to inventory investment and pricing strategies, today announced that Walter F. Loeb, President of Loeb...

...we welcome the contributions that he will make to our ability to continue enhancing gross **profit** for our **customers**."

Search Report from Ginger R. DeMille

Commenting on his appointment to the Board, Walter Loeb noted, "Retailers have long needed the precision and **predictability** in the merchandise **planning** and **pricing** processes that is provided by TSI's solutions. The ability for merchants to enhance their...  
...pricing decisions that drive increased profitability. TSI has firmly established itself as the leader of **price** optimization and inventory **planning** solutions for retailers, and I'm excited to become part of the TSI team."

In...

**18/3,K/47 (Item 9 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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07330730 Supplier Number: 62079851 (USE FORMAT 7 FOR FULLTEXT)  
**Esther Dyson and John W. Alden Join Talus Solutions Board of Directors.**  
PR Newswire, pNA  
May 15, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 728

... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

...channels including direct sales, intermediaries and e-commerce.

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**18/3,K/48 (Item 10 from file: 16)**  
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07203943 Supplier Number: 61460932 (USE FORMAT 7 FOR FULLTEXT)  
**Mediaconnex and Talus Solutions, Inc. Form Partnership to Serve Television Industry.**  
Business Wire, p0517  
April 12, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 822

... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions' products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

...channels including direct sales, intermediaries and e-commerce.

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**18/3,K/49 (Item 11 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07102560 Supplier Number: 60056823 (USE FORMAT 7 FOR FULLTEXT)  
**Talus Solutions, Inc. Announces Application Service Provider Strategy to  
Expand Its Pricing and Revenue Management Solutions.**

Business Wire, p0029  
March 13, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 992

... services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits.

Talus...

...channels including direct sales, intermediaries and e-commerce.  
As the world's leading provider of **Pricing** and Revenue **Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

**18/3,K/50 (Item 12 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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07007148 Supplier Number: 59234203 (USE FORMAT 7 FOR FULLTEXT)  
**Talus Solutions, Inc. Launches Talus Solutions Revenue Management Suite To  
Serve E-Business Marketplaces.**  
PR Newswire, p4597  
Feb 8, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1004

... banking and securities firm. Talus Solutions will use the funding to continue product development of **pricing** and revenue **management** software and sales and market expansion.

About Talus Solutions, Inc.

Talus Solutions, Inc. provides sophisticated...

...services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions' products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...  
...channels including direct sales, intermediaries and e-commerce.

As the world's leading provider of **Pricing** and Revenue **Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

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18/3,K/51 (Item 13 from file: 16)  
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06940411 Supplier Number: 58611837 (USE FORMAT 7 FOR FULLTEXT)  
**Talus Solutions, Inc. Launches Target Pricing Software, Enabling Companies to Significantly Improve Contract Pricing and Customer Service.**  
Business Wire, p0040  
Jan 18, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 599

... software that enables companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits.

As the world's leading provider of **Pricing** and Revenue **Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

18/3,K/52 (Item 14 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06917512 Supplier Number: 58501573 (USE FORMAT 7 FOR FULLTEXT)  
**Talus Solutions Announces Michael Cote as Chief Financial Officer.**  
Business Wire, p0030  
Jan 10, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 402

... software company, enables companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits.

As the world's leading provider of **Pricing** and Revenue **Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

18/3,K/53 (Item 15 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06905013 Supplier Number: 58430753 (USE FORMAT 7 FOR FULLTEXT)  
**Talus Solutions, Inc. Attracts Leading Business and Technology Leaders to Advisory Board.**  
Business Wire, p0027  
Jan 5, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 498

Search Report from Ginger R. DeMille

... software company, enables companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits.

As the world's leading provider of **Pricing** and Revenue **Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

**18/3,K/54 (Item 16 from file: 16)**  
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06905002 Supplier Number: 58430741 (USE FORMAT 7 FOR FULLTEXT)  
**Tickets.com Partners With Talus Solutions to Revolutionize Pricing of Tickets for the Live Entertainment Industry.**

Business Wire, p0018  
Jan 5, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 804

... Solutions, Inc. enables companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus Solutions' **pricing** and revenue **management** products enable companies to increase revenue and profits from existing customer bases and win new customers by **predicting** how consumers value products under specific circumstances. By managing pricing and availability of products and services on a customized basis, **pricing** and revenue **management** improves company profitability.

As the world's leading provider of **Pricing** and Revenue **Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

...looking statements under the federal securities laws. These forward-looking statements are not guarantees of **future** performance and involve certain risks, uncertainties and assumptions that are difficult to **predict**. Actual outcomes and results may differ materially from what is expressed in, or implied by...

...obligation to update publicly any forward-looking statements, whether as a result of new information, **future** events or otherwise. Among the important factors that could cause Tickets.com, Inc.'s, actual...

**18/3,K/55 (Item 17 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06057664 Supplier Number: 54494277 (USE FORMAT 7 FOR FULLTEXT)  
**Block party.**  
Booth, Tamzin  
Institutional Investor International Edition, v23, n11, p83(1)  
Nov, 1998  
Language: English Record Type: Fulltext

Search Report from Ginger R. DeMille

Document Type: Magazine/Journal; Trade  
Word Count: 2354

... offering, but without the chance to aggressively shop the deal to gauge buyer interest before **setting a price**. Deals like Goldman Sachs International's May 1997 placement of \$2 billion worth of British...

...a deal, the cost just gets passed back in the form of bigger discounts on **future** bought deals. "We can't afford to really hurt the banks when we use their...

18/3,K/56 (Item 18 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06042014 Supplier Number: 53527124 (USE FORMAT 7 FOR FULLTEXT)  
**Expo '98: the retail profitability market.(includes related articles)(do-it-yourself products industry)**  
Do-It-Yourself Retailing, v175, n5, p36(4)  
Nov, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1668

... s profitability. RPM consists of individual programs that assist retailers in the areas of assortment **planning**, **pricing**, advertising, **management** information systems, employee training, customer service, store design and business planning.

RELATED ARTICLE: RETAIL PROFIT...

...Developed in conjunction with the National Retail Hardware Association (NRHA), the curriculum is targeted at **future** store management with a goal of helping retailers achieve maximum profitability by providing the information and training needed to prepare **future** store management to be knowledgeable, **profit** conscious and **customer** focused.

While at EXPO '98, RPM Institute members got to hear professionals in their respective...

18/3,K/57 (Item 19 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05867607 Supplier Number: 53022466 (USE FORMAT 7 FOR FULLTEXT)  
**NASD Regulation Continues Microcap Market Focus; Complaints Name Brokers At Greenway Capital and Kensington Wells.**  
PR Newswire, p7856  
Sept 23, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1022

... and warrants) in the IPO, and then sell them back to Greenway for a quick **profit**. These **customers** were not required to purchase DCA shares in the aftermarket.

The complaint alleges that in...

...room sales tactics such as: trading without customer authorization; making material misrepresentations including making baseless **price**

Search Report from Ginger R. DeMille

**predictions** ; omitting material information; guaranteeing future stock performance; failing to execute customer orders; and not executing...

...of violations with respect to these stocks, including: unauthorized trading; material misrepresentations and omissions; baseless **price predictions** ; falsifying firm records; failing to follow customer instructions to sell securities; misusing customer funds; and...

**18/3,K/58 (Item 20 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05120217 Supplier Number: 47817851 (USE FORMAT 7 FOR FULLTEXT)  
**Turning the Call Center Into a Profit Center**  
American Banker, pS39  
July 7, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 314

... traditional staffing practices and reach for more mature, qualified and better paid employees with a **future** in the bank. This is particularly important now that bank management is **set** on turning these **cost** centers into **profit** centers, where **customer** service reps make sales calls, marketing sophisticated financial products.

But fundamental, structural issues specific to...

**18/3,K/59 (Item 21 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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05005052 Supplier Number: 47350556 (USE FORMAT 7 FOR FULLTEXT)  
**SATELLITE 97: COUNTDOWN TO THE 21ST CENTURY A Gathering of Minds (PART 1)**  
Via Satellite, v12, n5, pN/A  
May 1, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1677

... compelling offers for cable customers to convert and buy DBS. Every time we add a **customer**, we [ **profit** ]. Every time the cable company gains a customer, they incur additional cost."

EchoStar, which **estimates** it will have ...agreed that cost and local service are critical to adding greater numbers of subscribers, they **predicted** that the **price** of DBS units probably will not drop much less than its current price point in...

**18/3,K/60 (Item 22 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04739068 Supplier Number: 46976043 (USE FORMAT 7 FOR FULLTEXT)  
**Stark wants IG to police not-for-profit sales to for-profits**  
Modern Healthcare, p4  
Dec 16, 1996  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Professional

Search Report from Ginger R. DeMille

Word Count: 324

... the draft legislation was obtained late last week. The measure, which Stark intends to introduce **next year**, mimics the growing hospital sale oversight movement among state attorneys general.

Under the legislation, the...

...value for any tax-exempt entities they acquire.

In order to make that determination, **for-profit buyers** would have to disclose to the government the financial terms of their proposed acquisitions. The...

**18/3,K/61 (Item 23 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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04578245 Supplier Number: 46730644 (USE FORMAT 7 FOR FULLTEXT)  
**NEW S+GARCH TOOLKIT FROM MATHSOFT HELPS FINANCIAL ANALYSTS ACCURATELY PRICE EQUITIES AND CALCULATE FINANCIAL RISK**

News Release, pN/A

Sept 23, 1996

Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 692

(USE FORMAT 7 FOR FULLTEXT)  
**TEXT:**  
...data analysis software that can help financial quantitative analysts (quants) accurately price financial instruments and **estimate** risks. S+GARCH is the first commercially available GARCH (generalized autoregressive conditional heteroskedasticity) tool that is multivariate as well as univariate, that is, it can model and **predict** the volatilities and correlations of two or more financial instruments (or time series) at a ...

...issue. in the financial world. Until recently, quants have not had good statistical models that **predict future** volatilities of financial returns. S+GARCH, on the other hand, is rapidly adaptive to changing...

...variance modeling to financial analysts doing options pricing, term structure modeling, asset-allocation modeling, risk **management** and asset **pricing**. For example, if a quant is trying to measure the volatility of a stock portfolio...

...version carries a list price of \$1,995. S+GARCH requires S-PLUS. Academic, non- **profit**, government, multi- **user**, and site license prices are also available. Founded in 1984, MathSoft is the leading provider...

**18/3,K/62 (Item 24 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

04354735 Supplier Number: 46386494 (USE FORMAT 7 FOR FULLTEXT)  
**MECON ANNOUNCES FOURTH QUARTER AND FISCAL YEAR RESULTS**

PR Newswire, p0514SFTU026

May 14, 1996

Language: English Record Type: Fulltext  
Document Type: Newswire; Trade

Search Report from Ginger R. DeMille

Word Count: 1158

... of MECON's strategy to offer the industry's most comprehensive suite of products for **cost management** in health care. We also continued to build for the **future** during the fourth quarter, appointing David Lowe, Chairman of ADAC, to the Board of Directors...

...of cross selling opportunities for the MECON-PEER and MECON-OPTIMIS products within the for- **profit** hospital **clients** of MCIS."

MECON is a leading provider of benchmark data, information products, executive decision support...

**18/3,K/63 (Item 25 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

03418287 Supplier Number: 44755559 (USE FORMAT 7 FOR FULLTEXT)

**US R&D FIRMS' ENTRY INTO THE GENERICS MARKET**

Marketletter, pN/A

June 13, 1994

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Newsletter; Trade

Word Count: 756

... substitution, he said, and should be considered when fostering generics. The US generic market is **predictable**, in that it grows through new products. If there are none and prices erode, growth...

...New Product Entries Factors driving generics include managed care (cost), the government (containment), the retailer (**profit**) and the **consumer** (savings). Sales are also boosted by increased penetration volume, new product entities and approvals for...

...patent expiry, share in the generic profits generated, increase chemical usage through therapeutic substitution by **cost** /effectiveness data, and set up a working relationship in case it is needed to work with managed care. For...

...the highest possible prices, fosters sales of secondary generics and sets up a relationship for **future** products.

Dr Fern does not see generic firms moving into research, but licensing it when needed, he told the Marketletter. They like safe and **predictable** work, rather than investing in anything as unreliable as R&D.

**18/3,K/64 (Item 26 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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03145841 Supplier Number: 44294942 (USE FORMAT 7 FOR FULLTEXT)

**'90s Lament: Brother, Can You Paradigm?**

Brandweek, v0, n0, p16

Dec 13, 1993

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 750

... preempted brand equity as the driving force in consumer behavior.

As a mentor in brand **management** once told me, **price** competition is the lowest form of marketing, a slug on the evolutionary scale. Once you...

Search Report from Ginger R. DeMille

...As Don Peppers and Martha Rogers put it in their book *The One-to-One Future*, 'the true measure of success ... will not be market share, but share of **customer** .' **Profit** growth will come by adding value to the interactions a marketer has with his or...

...have proven they are willing to pay a premium for the brand. Because the best **predictor** of **future** behavior is past performance, they represent the best potential for maintaining and increasing margin through...

18/3,K/65 (Item 27 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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02619749 Supplier Number: 43482803 (USE FORMAT 7 FOR FULLTEXT)  
**Agencies giving heave-ho to restaurant accounts**  
Nation's Restaurant News, v0, n0, p3  
Nov 30, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; Trade  
Word Count: 810

... can no longer carry smaller, unprofitable ones.'  
The most recent casualty of advertising's new **cost** -efficient mind-set is the Dayton, Ohio-based Ponderosa Steakhouse chain, which was abruptly dropped by Ayer, New...

...stated proposal to structure a network of local agencies, would not make the account profitable. **Annual** ad billings for the 800-unit chain are **estimated** between \$10 million and \$15 million.

Ayer had created Ponderosa's 'Come & Get It,' campaign...

18/3,K/66 (Item 28 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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01793262 Supplier Number: 42256732 (USE FORMAT 7 FOR FULLTEXT)  
**There's Gold in Existing Customers - If You Can Keep Them**  
Credit Card Management, v00, n00, p76  
August, 1991  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1809

... This could be especially useful to banks as the cost of acquiring new accounts rises. **Estimates** of this cost vary. Some experts peg it at \$80 per account. Reichheld **estimates** that it's more like \$51. He adds that the cost of retaining an old...

...be taken at face value because there are a lot of variables that go into determining the **cost** of acquiring accounts versus retaining accounts. The cost of acquiring an account usually includes advertising...

...to be taken into account because new customers do not generate immediate profits and existing **customers** take their **profit** -making potential with them when they leave.

Conversely, the cost of retaining a customer depends...

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**18/3,K/67 (Item 1 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10946223 SUPPLIER NUMBER: 54344352 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Comparative sales method. (inventory tax accounting)**  
Heitritter, Wilfred H.  
Tax Adviser, 30, 4, 211(1)  
April, 1999  
ISSN: 0039-9957 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 425 LINE COUNT: 00037

... at quoted sales prices, less expected selling and administrative expenses and the portion of the **estimated gross profit** that a **purchaser** would expect to receive.

Editor: Wilfred H. Heitritter, CPA, J.D. Executive Partner -- Tax McGladrey...

**18/3,K/68 (Item 2 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10912274 SUPPLIER NUMBER: 54250765 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The empirical impact of bovine somatotropin on a group of New York dairy farms.**  
Stefanides, Zdenko; Tauer, Loren W.  
American Journal of Agricultural Economics, 81, 1, 95(8)  
Feb, 1999  
ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4569 LINE COUNT: 00409

... farm milks more than twice a day, 0 if it milks twice a day. Milk price is **calculated** implicitly for each farm as milk receipts divided by pounds of milk sold. Ex ante...

...variable indicating whether a farmer used or did not use rbST in 1994.  
**Adoption Function Estimates**  
Besides the binary probit model, an ordered probit model and a censored regression model were...

**18/3,K/69 (Item 3 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10047586 SUPPLIER NUMBER: 20351943 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**"Tear down the silos." (managing an automobile company)**  
Rikiss, Mark  
Ward's Dealer Business, v32, n5, p17(1)  
Jan, 1998  
ISSN: 1070-8294 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 626 LINE COUNT: 00050

... to handle every sales situation and opportunity. By doing this you not only decrease your **management cost**, but create a more interesting and challenging job for your people.

Managers who aren't...

Search Report from Ginger R. DeMille

**18/3,K/70 (Item 4 from file: 148)**

DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

08770944 SUPPLIER NUMBER: 18419399 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Matching distribution systems to markets spells success. (insurance)**

Shumrak, H. Michael  
Best's Review - Life-Health Insurance Edition, v97, n2, p69(4)  
June, 1996  
ISSN: 0005-9706 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 2375 LINE COUNT: 00206

... and channels were fewer and regulatory barriers greater, those good old days are gone forever. **Future** success will depend on building productive, low-cost distribution systems that match carefully defined market...

**18/3,K/71 (Item 5 from file: 148)**

DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

08113488 SUPPLIER NUMBER: 17361989 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Algorithms for the free replacement warranty with phase-type lifetime distributions.**

Rao, B.M.  
IIE Transactions, v27, n3, p348(10)  
June, 1995  
ISSN: 0740-817X LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 6735 LINE COUNT: 00553

... derived expressions for the expected values of the number of purchases, total cost to the **customer**, and total **profit** to the manufacturer over the life cycle of the item. Since this, in general, cannot...

**18/3,K/72 (Item 6 from file: 148)**

DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07982468 SUPPLIER NUMBER: 17133960 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**As aggressive purchasers look to save costs and improve quality, physicians struggle to cope with the demise of the traditional fee-for-service payment structure. (includes article about oversupply of medical specialists) (special edition: The State of Health Care in America 1995)**

Firschein, Janet  
Business & Health, v13, nSPEISS, p36(5)  
Annual, 1995  
ISSN: 0739-9413 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3513 LINE COUNT: 00285

... have broad membership. But it is not in a medical society's nature to eliminate **members**."

"For-profit HMOs will eat these ...Last year, Jonathan Weiner, an associate professor at Johns Hopkins School of Public Health, Baltimore, **estimated** that if managed care continues to expand at its current rate, as many as 160...

Search Report from Ginger R. DeMille

18/3,K/73 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

07963538 SUPPLIER NUMBER: 17177218 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Packaged goods salesforces - beyond efficiency. (includes related articles)**  
DeVincentis, John R.; Kotcher, Lauri Kien  
McKinsey Quarterly, n1, p72(14)  
Wntr, 1995  
ISSN: 0047-5394 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 4374 LINE COUNT: 00373

... increasing at almost 10 percent CAGR.

At the same time, profit pressures are impelling senior **management** to seek **cost** reduction across the organization, forcing salesforces to do more with less. Pressure to hold or...

18/3,K/74 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06798574 SUPPLIER NUMBER: 14655568 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**'90s lament: brother, can you paradigm? (understanding customer needs can lead to brand loyalty) (Column)**  
Raye, Steven  
Brandweek, v34, n50, p16(1)  
Dec 13, 1993  
DOCUMENT TYPE: Column ISSN: 1064-4318 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 800 LINE COUNT: 00062

... One Future, "the true measure of success... will not be market share, but share of **customer** ." Profit growth will come by adding value to the interactions a marketer has with his or...

...have proven they are willing to pay a premium for the brand. Because the best **predictor** of **future** behavior is past performance, they represent the best potential for maintaining and increasing margin through...

18/3,K/75 (Item 9 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06757541 SUPPLIER NUMBER: 14561394 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Tying down total cost. (activity-based costing) (Cover Story)**  
Porter, Anne Millen  
Purchasing, v115, n6, p38(5)  
Oct 21, 1993  
DOCUMENT TYPE: Cover Story ISSN: 0033-4448 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 3353 LINE COUNT: 00280

... is evident in most companies blazing the JIT-continuous improvement trail. Moreover, Wharton's Ittner **estimates** that up to 70% of Fortune 500 companies use some type of ABC or ABM...

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18/3,K/76 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06710234 SUPPLIER NUMBER: 14469367 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Meeting the challenge of stability. (Editorial)**  
Marketing, p16(1)  
Sept 2, 1993  
DOCUMENT TYPE: Editorial ISSN: 0025-3650 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 419 LINE COUNT: 00032

... prices have plateaued and even dropped. And in all areas the recession has kept the **cost** of living **predictably** static for the first time in decades.

Professor McWilliams (author of the new CIM report) believes that Europe will provide part of the answer. If growth returns in the **next year**, UK businesses will do well to develop further their continental initiatives of the past few...

18/3,K/77 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06517416 SUPPLIER NUMBER: 14034612 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**UAW walks a tightrope between old and new jobs. (United Automobile Workers)**  
Sorge, Marjorie  
Ward's Auto World, v29, n6, p38(2)  
June, 1993  
ISSN: 0043-0315 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 2174 LINE COUNT: 00165

... get bonuses only if UAW members get profit-sharing checks, and that future profit-sharing **calculations** exclude the **cost** of plant closings, consolidations, restructuring and executive compensation packages and new accounting practices for retiree...

18/3,K/78 (Item 12 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

06175508 SUPPLIER NUMBER: 12945959 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Agencies giving heave-ho to restaurant accounts; ad firms are deserting foodservice clients to pursue bigger budgets, higher commissions.**  
(includes related article about Bonanza Steakhouses awarding advertising account to Point Communications)  
Carlino, Bill  
Nation's Restaurant News, v26, n48, p3(2)  
Nov 30, 1992  
ISSN: 0028-0518 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 1052 LINE COUNT: 00084

... stated proposal to structure a network of local agencies, would not make the account profitable. **Annual** ad billings for the 800-unit chain are **estimated** between \$10 million and \$15 million.

Ayer had created Ponderosa's "Come & Get It," campaign...

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18/3,K/79 (Item 13 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

05915942 SUPPLIER NUMBER: 12460805 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**An empirical analysis of retail chains and shopping center similarity.**  
West, Douglas S.  
Journal of Industrial Economics, v40, n2, p201(21)  
June, 1992  
ISSN: 0022-1821 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 7887 LINE COUNT: 00608

... 'Industry', Journal of Industrial Economics, 31, pp. 69-91. Stahl, K., 1982a, |Location and Spatial Pricing Theory with Nonconvex Transportation Cost Schedules', Bell Journal of Economics, 13, pp. 575-582. Stahl, K., 1982b, |Differentiated Products, Consumer...

18/3,K/80 (Item 14 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

05591880 SUPPLIER NUMBER: 11397016 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Resale price maintenance and manufacturer competition for exclusive dealerships.**  
Perry, Martin K.; Besanko, David  
Journal of Industrial Economics, v39, n5, p517(28)  
Sept, 1991  
ISSN: 0022-1821 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 14241 LINE COUNT: 01147

... the maximum retail price was predatory. The concern was that predation might result in a future injury to consumers. (10) Sometimes the argument is phrased in terms of shelf space competition...generate an equilibrium wholesale price of c. Moreover, all retailers would shift to the manufacturer setting the retail price which each retailer would choose in the absence of RPM. This price is the monopolistically...in the Analysis of Market Structure, Cambridge: MIT Press. Overstreet, T. R., Jr., 1983, Resale Price Maintenance: Economic Theories and Empirical Evidence, Washington, D.C.: Federal Trade Commission. Perry, M. K. and Groff, R...

18/3,K/81 (Item 15 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05591189 SUPPLIER NUMBER: 11495515 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Two RHCs, France Telecom retreat from Australian bidding. (Regional Holding Companies; American Information Technologies Corp., Bell Atlantic Corp. and France Telecom have dropped out of the bidding on the second license to operate an Australian telephone network)**  
FCC Week, v10, n42, p7(2)  
Nov 4, 1991  
ISSN: 0738-5714 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 195 LINE COUNT: 00016

... domestic phone network at 2.46 cents per minute.  
In setting the price, the government estimated that preparing for interconnection in the country's top 20 markets by mid-1993 would cost

Search Report from Ginger R. DeMille

roughly \$4.7 million. Support services for interconnection are **estimated** at \$12.45 million for start-up and \$17.7 million in **annual** expenses.

With the 2.46 percent interconnection fee, Australian Telecommunication Corp. will be allowed an **estimated** return on equity of 13 percent.

**18/3,K/82 (Item 16 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

05589728 SUPPLIER NUMBER: 11591813 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Firms, markets, and innovations.**

Shapiro, Nina

Journal of Post Keynesian Economics, v14, n1, p49(12)

Fall, 1991

ISSN: 0160-3477 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 5098 LINE COUNT: 00408

... himself can make out of it. The innovation is not a "joint venture" and the **purchaser's profit** is not the developer's concern.(1)

Just as the specification of the product's...

**18/3,K/83 (Item 17 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

04582212 SUPPLIER NUMBER: 08929599 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Interest rate ceilings and the role of security and collection remedies in loan contracts.**

Manage, Neela D.

Economic Inquiry, v28, n2, p317(18)

April, 1990

ISSN: 0095-2583 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 6168 LINE COUNT: 00494

... is assumed to be a function of the interest rate, the borrower's current and **future** income, non-price loan terms, and any personal losses that may be incurred by the...

...is assumed to be a function of the interest rate, the borrower's current and **future** income, the opportunity cost of capital, collection costs incurred by the lender if the borrower...

...the lender on the basis of information about the borrower, such as his current and **future** income, outstanding debts, age, marital status, and previous credit performance. These basic demand and supply...

**18/3,K/84 (Item 18 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

04506368 SUPPLIER NUMBER: 08310495 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Economists see benefits. (bankruptcy filing of Federated Department Stores Inc. and Allied Stores Corp. will be beneficial to retail trade and consumers)**

Barrett, Joyce

WWD, v159, n11, p6(1)

Search Report from Ginger R. DeMille

Jan 16, 1990

ISSN: 0149-5380

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 404

LINE COUNT: 00032

... Mark Zandi, a financial economist with the consulting firm WEFA Group, predicted that retailing and consumers alike could profit from the bankruptcy filing.

Consumers could benefit, Brinner said, from the markdowns and sales promotions...

**18/3,K/85 (Item 19 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

04500908 SUPPLIER NUMBER: 08049130 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Third annual 1990 directory of human resources services, products and suppliers. (directory)**

Personnel, v67, n1, p41(109)

Jan, 1990

DOCUMENT TYPE: directory ISSN: 0031-5702 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 105313 LINE COUNT: 10071

... provides: Employee Benefit Statements, Section 125 - Employee Proposals, Section 125 - Employee Tax Savings, Fringe Benefits Cost Analysis, Employee Counseling Control Report.

Jack R. Putt, President

Five Technologies, Inc., 28 West Grand...

...843-8819

Contact: Ty Tyler

No. of Employees: 40

HR/InfoNet is a comprehensive, flexible, cost-effective Human Resource information system which uses the power of the personal computer to provide...Chairman

No. of Employees: 3

Retainer based executive search services for senior-level search assignments ( annual compensation of \$100,000 and up).

Edwin N. Wilkins, Chairman

Recruitment Media

The following newspapers...

**18/3,K/86 (Item 20 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2004 The Gale Group. All rts. reserv.

03900619 SUPPLIER NUMBER: 07514921 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Co-firing re-emerges as fuel and maintenance saver. (coal-gas burners)**

Dunbar, Mark

Energy User News, v14, n4, p29(2)

April, 1989

ISSN: 0162-9131 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1418 LINE COUNT: 00110

Search Report from Ginger R. DeMille

... supply. With coal and oil, the amount of fuel that reaches combustion is not as **predictable**, Breen said.

In coal boilers, the injection of small amounts of gas can also increase...

**18/3,K/87 (Item 21 from file: 148)**

DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

03900038 SUPPLIER NUMBER: 06967948 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Second Annual Directory of Human Resources Services, Products and Suppliers, January 1989. (directory)**

Personnel, v66, n1, pD1(167)

Jan, 1989

DOCUMENT TYPE: directory ISSN: 0031-5702 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 155534 LINE COUNT: 14711

... Pragma International, One World Trade Center, Ste. 7967, New York, NY 10048; 212-524-7756 **Price** Waterhouse, Human Resource Services, 1251 Ave.

of the Americas, New York, NY 10020; 212-819...disciplines) for employers who prefer to handle the actual recruiting function internally. Hourly fee schedule. **Future** Aviation Professionals of America, 4291-J Memorial Dr., Atlanta, GA 30032; 404-294-0226; 800...Beach, FL 33406-6022; 407-965-3770 Contact: Kevin J. Enser, Area Manager Georgia

Atlanta **Future** Aviation Professionals of America, 4291-J Memorial Dr. Atlanta, GA 30032; 404-294-0226; 800...

**18/3,K/88 (Item 22 from file: 148)**

DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

03328097 SUPPLIER NUMBER: 06244675 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Ten-year electronic defense business outlook faces hard times.**

Farhat, Laina

Defense Electronics, v19, n12, p97(5)

Dec, 1987

ISSN: 0278-3479 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1708 LINE COUNT: 00141

... aircraft engines: one civilian and one military. The civilian engines are produced "at a nice **profit**, enjoy **customer** satisfaction, and there are no customer representatives in plant.' Although the defense branch produces what...

...and soft and strong when cooled (-200°C) and can be programmed to change shape **predictably**. Martin said that putting the material to work in spacecraft could reap benefit similar to...

**18/3,K/89 (Item 23 from file: 148)**

DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

Search Report from Ginger R. DeMille

03320908      SUPPLIER NUMBER: 05217025      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Your agency: what's it worth?**  
Jaques, John H.  
Best's Review - Property-Casualty Insurance Edition, v88, p56(5)  
Sept, 1987  
ISSN: 0161-7745      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 3665      LINE COUNT: 00282

... pro forma profit has been identified for a \$560,000 commission agency, what is the **estimation** of risk that those profits will drop due to considerations found in the agency evaluation...

**18/3,K/90      (Item 24 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

02982139      SUPPLIER NUMBER: 04587545      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Exports: a necessary ingredient in the growth of small business firms.**  
Edmunds, Stahrl E.; Khoury, Sarkis J.  
Journal of Small Business Management, v24, p54(12)  
Oct, 1986  
CODEN: JSBMA      ISSN: 0047-2778      LANGUAGE: ENGLISH      RECORD TYPE:  
FULLTEXT  
WORD COUNT: 4342      LINE COUNT: 00346

... the right to buy (or sell) a fixed amount of a foreign currency at a **set price** (the strike **price**) at any time during a specified time period. The option could be a standardized option...

...borrows the present value of the sum he or she expects to receive in the **future** in the foreign currency, converts it into dollars, and invests the dollars in the U.S. When the funds from exports are collected in the **future**, they are used to repay the loan. The effective cost of the hedge is equal...

**18/3,K/91      (Item 25 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

01889197      SUPPLIER NUMBER: 03034627      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**IATA ACM pounds the table against discounting; softens anti-Soviet stance.**  
Reed, Arthur  
Air Transport World, v20, p20(5)  
Dec, 1983  
ISSN: 0002-2543      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 1840      LINE COUNT: 00144

... said the DG, "there are grounds for more optimism. This year, we see an operating **profit** for **members** before interest on international scheduled services for the first time since 1979. Yet airlines must...

...said Hammarskjold, "we do not ack for problems at the moment, nor in the foreseeable **future**. Nevertheless, despite its current difficulties, international air transport is a vital and progressive industry that...

**18/3,K/92      (Item 26 from file: 148)**  
DIALOG(R)File 148:Gale Group Trade & Industry DB

Search Report from Ginger R. DeMille

(c)2004 The Gale Group. All rts. reserv.

01758860      SUPPLIER NUMBER: 02658533      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Computer guide: systems, hardware, software. (product descriptions)**  
Chilton's Distribution, v82, p74(3)  
March, 1983  
ISSN: 0273-6721      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 2207      LINE COUNT: 00204

... effective management of purchasing activities; planning and controlling of inventory and business operations that support **profit** margin and **customer** service objectives, while building your return on inventory investment.

Products/Services offered: Hardware, Software, Networking...

18/3,K/93      (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

01111241  
**AIR TRANSPORT: Low yields dent Iata optimism.**  
FLIGHT INTERNATIONAL   November 10, 1984   p. 12231

World: IATA **members** will have **profit** of \$800 million in 1984, a 33.3 percent shortfall in **estimates**; **profit** will be \$1.3 billion in 1985 and \$1.1 billion in 1986. Projected figures were revised downward from **projections** made in 8/84 due to **predicted cost** increases and lower yields resulting from capacity growing faster than traffic. The association welcomed 11...

18/3,K/94      (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

01623656      SUPPLIER NUMBER: 14442566      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The true cost of e-mail ownership. (justifying expense of electronic mail)**  
**(Special Report) (Tutorial)**  
LAN Magazine, v8, n12, p149(10)  
Nov, 1993  
DOCUMENT TYPE: Tutorial      ISSN: 0898-0012      LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 4418      LINE COUNT: 00365

... useful financial analysis to determine the return on investment, pricing structures, and profitability.

Using the **annual** cost in Table 3, we can deploy an e-mail system for 4,000 users at the **annual** costs of:

Software = \$19,000 Hardware = \$43,951 Maintenance = \$9,449 Operations = \$120,000 Total **Annual Cost** = \$192,440.

If we charge an **annual** fee of \$100 per **user**, our gross **profit** is \$400,000, and our net income is \$207,560. (Net income is calculated by ...

...we can apply the ratios as shown in Table 5: return on investment = 52%, net **profit** = \$52 per **user**.

You can use the ratios to **determine** what to **charge** for your e-mail service. Consider the customers' **price** sensitivity to **determine** how much they're willing to spend up front on a product or service and...

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...five years would significantly improve profit margins without increasing prices because it drives down the **annual** cost and therefore increases net income. But be careful; most companies are primarily interested in...

**18/3,K/95 (Item 1 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 The Gale Group. All rts. reserv.

2086472 Supplier Number: 02086472 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NATIONAL CITY HEAD ANNOUNCES BANKS' SHIFT TOWARD CUSTOMER ANALYZING IN OHIO**  
(Bank begins analysis of customer profiles to determine future fee structures for profitable and unprofitable classes of customers)  
Akron Beacon Journal , p N/A  
February 20, 1998  
DOCUMENT TYPE: Regional Newspaper ISSN: 0361-5561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 652

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**  
...in recent years, banks have begun spending millions of dollars to analyze that information and **determine** how to **charge** customers for services. High-maintenance customers who cost banks more in service than they provide in revenue can expect to pay more in the **future** , Daberko said.

"We can't afford to have (**low- profit customers** ) going into a branch three times a week and calling our phone service center five...

**18/3,K/96 (Item 2 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 The Gale Group. All rts. reserv.

1779795 Supplier Number: 01779795 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**MILWAUKEE MEDICAL FIRM'S SOFTWARE PREDICTS HIGH-RISK PATIENTS**  
(ThinkMed developed a program that can predict which patients in managed care plans are likely to run up high medical bills)  
The Milwaukee Journal Sentinel , p N/A  
March 12, 1997  
DOCUMENT TYPE: Regional Newspaper ISSN: 0745-9696 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 337

(USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**  
...physicians who wondered if it could be possible to come up with a method of **predicting** high- **cost** patients.

"We put several million dollars into the development of this product and we are...

**18/3,K/97 (Item 3 from file: 9)**  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2004 The Gale Group. All rts. reserv.

Search Report from Ginger R. DeMille

1482084 Supplier Number: 01482084 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Competition in Western Australia**  
**(Western Power plans to build a 300 MW coal-fired power station at Collie)**  
Energy Economist, n 175, p 15  
May 1996  
DOCUMENT TYPE: Newsletter ISSN: 0262-7108 (United Kingdom)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2945

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Other Business consisting of the purchase, transportation and sale of gas to almost 350,000 **consumers**. The small **profit** of \$1.4 million achieved for the six months to June 1995 is partly the...

...firm capacity. The board of AlintaGas believe it can be demonstrated that the initial commodity **charge** has been inadvertently **set** at a level too low for this recovery to be achieved. This is one of...

...sound and plans are in place to reduce the level of debt exposure in the **future**. To June 1995 debt was reduced \$6.3 million after capital finding of \$16 million...

**18/3,K/98 (Item 1 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

13865680 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Glenmorangie PLC - Interim Results**  
REGULATORY NEWS SERVICE  
November 16, 2000  
JOURNAL CODE: WRNS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 3596

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... limited voting rights). The calculation of basic earnings per ordinary share is thus based on **profit** attributable to **members** of #2,074,000 (September 1999 (unaudited) - #1,494,000, March 2000 (audited) - #4,516...

**18/3,K/99 (Item 2 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

13365248  
**Allianz Bolsters U.S. Asset Management With Nicholas-Applegate Purchase**  
BESTWIRE  
October 18, 2000  
JOURNAL CODE: WBSW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 511

... channeled into the Allianz products as soon as possible," he said. "Our private and institutional **clients** will both **profit** from this step." Commerzbank's van Endert said the price, if all the contingent payments...

Search Report from Ginger R. DeMille

... satisfy Allianz's appetite for U.S. asset managers for now, van Endert said. He **predicted** that Allianz would now look for targets in Asia, German, Italy and Spain. (By Brendan...)

**18/3,K/100 (Item 3 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

12600708 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Shop while you bank**  
BANK MARKETING INTERNATIONAL  
August 23, 2000  
JOURNAL CODE: WBMI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 932

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... half of the year." Digital Insight's retailers become involved because they can gain new **customers** and **profit** from the trusted-agent relationship between financial institutions and their customers, especially the smaller institutions...

**18/3,K/101 (Item 4 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

12515124 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**(CNW) Talus Solutions, Inc. and Cap Gemini Ernst & Young Form Strategic Alliance in North America to Expand Service Offerings Across New Industries**  
CANADA NEWSWIRE  
August 22, 2000  
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 579

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... channels including direct sales, intermediaries and e-commerce.  
As the world's leading provider of **Pricing** and **Revenue Management** software, Talus Solutions has a primarily Fortune 500 customer base that covers a broad range...

**18/3,K/102 (Item 5 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

09239517 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**GST furore a taste of things to come**  
CANBERRA TIMES , CTS ed, p1  
January 22, 2000  
JOURNAL CODE: WCTS LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1043

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... jag that up to \$1999.) And then there is Murdoch. A month ago, this

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column **predicted** that Murdoch would apply the media blow-torch to Howard after Howard gave Kerry Packer...

**18/3,K/103 (Item 6 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

07031707 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**IBM: IBM and Lotus Passport Advantage II software licensing debuts with enhanced flexibility & options**  
M2 PRESSWIRE  
September 03, 1999  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 523

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... price point for eligible IBM and Lotus software.  
Within the Passport Advantage II program, the **Annual** Support for Designated Callers price structure has been simplified, aligning IBM branded products more closely...

**18/3,K/104 (Item 7 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05903356 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Policy: Phut! The GOI's Firing On Empty Cylinders**  
**The Defence Minister proves to be a loose cannon as even the pretence of policy-making fizzles out.**  
Abheek Barman, Dilip Maitra, Roshni Jayakar, Rajeev Dubey, Rakhi Mazumdar, Rukmini Parthasarthy, R. Sridharan, Shailesh Dobhal, Radhika Dhawan, Ranju Sarkar  
BUSINESS TODAY (INDIA) , June 22, 1999 ed, p22-41  
June 25, 1999  
JOURNAL CODE: WBTI LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 6295

(USE FORMAT 7 OR 9 FOR FULLTEXT)  
... that achieved this transition, it was because cost-containment is not an easy route to **profit** -making when **customers** are not responsive. After all, it is in a recession that companies have to spend...

**18/3,K/105 (Item 8 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

05062993 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Pro Right Line Corp. Reports that Split Announcements Add Wealth for Right Line Subscribers**  
BUSINESS WIRE  
April 22, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 628

(USE FORMAT 7 OR 9 FOR FULLTEXT)

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... doesn't pan out, subscribers often profit handsomely from the robust appreciation in the share **price** ."

Though split **prediction** plays are generally excellent short-term trades, the big wins also come on longer-term...

... three times a week. An interpretation of market conditions is blended with performance analysis of **predicted**, current and past splitters. Along with hot plays, the Right Line prides itself on the...

18/3,K/106 (Item 9 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

04070756

**Telecom shares on a roller-coaster ride (Die T-Aktie fahrt Achterbahn)**

SECTION TITLE: Meinung und Analyse  
HANDELSBLATT, p01  
January 20, 1999  
JOURNAL CODE: FHBT LANGUAGE: German RECORD TYPE: ABSTRACT  
WORD COUNT: 247

... company is currently benefiting from the fact that the telecommunications regulatory body has not yet **decided** upon a **cost** for the rental from Deutsche Telekom of subscriber lines: this uncertainty is causing rival firms...

18/3,K/107 (Item 10 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02452401 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**CLARIFY: Clarify, Broadbase -- strategic partnership to assist companies in analysing customer trends**  
M2 PRESSWIRE  
August 07, 1998  
JOURNAL CODE: WMPR LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 804

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... on past experience -- Lead Profiling to score inbound leads based on profiles to identify high- **profit customers** that are easy to close -- Product Mix Trending to identify products that are on the...

...support case trends in order to proactively communicate solutions, while avoiding service calls in the **future** -- Hot Site Notification to ensure critical customers receive prompt attention through triggers and alerts -- Support Cost Analysis to establish profiles of high- **profit customers** based on the level of support required and use this information for effective sales strategies...

18/3,K/108 (Item 11 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02344516 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Search Report from Ginger R. DeMille

**Clarify and Broadbase Announce Strategic Partnership to Assist Companies in Analyzing Customer Trends**

BUSINESS WIRE

July 28, 1998 11:17

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 859

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... on past experience  
-- Lead Profiling to score inbound leads based on profiles to identify high- **profit customers** that are easy to close  
-- Product Mix Trending to identify products that are on the...

**18/3,K/109 (Item 12 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

02344512 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Broadbase Unveils Analytic Application for Optimizing Customer Relationship Management**

BUSINESS WIRE

July 28, 1998 11:17

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1106

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... on past experience  
-- Lead Profiling to score inbound leads based on profiles to identify high- **profit customers** that are easy to close  
-- Product Mix Trending to identify products that are on the...

**18/3,K/110 (Item 13 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

01275501

**It's crunch time for the privatised gas industry**

David Walker

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AGE) , pB5

April 01, 1998

JOURNAL CODE: WTAG LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 88

... study of the gas business in Albury could stop the Victorian Government wringing the maximum **profit** out of **buyers**

**18/3,K/111 (Item 1 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext

(c) 2004 Financial Times Ltd. All rts. reserv.

0005033126 B09AIATAASFT

**Japan Gets Used To The Pleasure Of Spending Money: Domestic demand will keep the country at the top of the GNP growth table**

PATTI WALDMEIR

Financial Times, P 3

Search Report from Ginger R. DeMille

Saturday, January 7, 1989

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 960

...top 2 per cent in fiscal 1989; for its part, the prestigious Nomura Research Institute **predicts** a consumer **price** increase of only 1.2 per cent, up from 0.7 per cent in 1988, a **prediction** which includes the impact of tax changes which on their own could add as much...

...1989, competition from cheap imports will dissuade companies from passing the full cost on to **consumers**.

Corporate **profit** margins are likely to suffer more than consumer prices, argues Mr Pike. Overall, any rise...

...continuing weak oil prices.

But if the forecasters seem to speak with one voice in **predicting** an ideal of continuing strong non-inflationary growth, they are less unanimous in **estimating** the **future** level of Japan's external balance..Some believe the trade surplus will rise in fiscal...

18/3,K/112 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire  
(c) 2004 Business Wire. All rts. reserv.

00202984 20000228059B8724 (USE FORMAT 7 FOR FULLTEXT)

Talus Solutions Names Senior Vice President, Products; John T. Willey II To Head Products Organization

Business Wire

Monday, February 28, 2000 06:21 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 428

...services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits. Talus...

...channels including direct sales, intermediaries and e-commerce.

As the world's leading provider of **Pricing** and Revenue **Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

18/3,K/113 (Item 2 from file: 610)

DIALOG(R)File 610:Business Wire  
(c) 2004 Business Wire. All rts. reserv.

00192696 20000214045B8167 (USE FORMAT 7 FOR FULLTEXT)

Talus Solutions, Inc. Forms Strategic Alliance with Proxicom  
Business Wire

Monday, February 14, 2000 06:17 EST

Search Report from Ginger R. DeMille

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 773

...services that enable companies to achieve growth by winning new customers and increasing revenue and **profit** from existing **customers**. Focused on improving revenues and profits for its customers, Talus Solutions products are unique in their ability to analyze historical information, **predict** consumer behavior and provide automated optimization of pricing designed to maximize revenues and profits.

Talus...

...channels including direct sales, intermediaries and e-commerce.

As the world's leading provider of **Pricing** and **Revenue Management** software, the company's primarily Fortune 500 customer base covers a broad range of industries...

18/3,K/114 (Item 1 from file: 613)

DIALOG(R) File 613:PR Newswire  
(c) 2004 PR Newswire Association Inc. All rts. reserv.

00157979 19990803MNTU029 (USE FORMAT 7 FOR FULLTEXT)  
**Universal Hospital Services, Inc. Announces Second Quarter Earnings**  
PR Newswire  
Tuesday, August 3, 1999 17:16 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,713

...ended  
June 30, 1999 and 1998, the Company recorded operating income of \$7.5 million and \$0.4 million, respectively. This was mainly the result of increased revenues in 1999 and recapitalization and transaction expenses of \$5.0 million in 1998. Operating **income margin** declined from 14.9 percent to 12.4 percent in the second quarters of 1998 and 1999, respectively, primarily as a result of higher costs associated with several new group contracts, incentive compensation on above target revenue growth and expenses **associated** with Y2K compliance.

The Company recorded net loss for the second quarter of \$16,823...

...Inc. provides movable medical equipment to hospitals and other health care providers nationwide through equipment **management** programs utilizing Pay- Per- Use(TM) as the system for charging **customers** only for **actual** equipment usage.

Safe Harbor Statements under the Private Securities Litigation Reform Act of 1995: Statements...

Search Report from Ginger R. DeMille

**18/3,K/115 (Item 1 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

04422498 Supplier Number: 55678981 (USE FORMAT 7 FOR FULLTEXT)  
**IBM: IBM and Lotus Passport Advantage II software li licensing debuts with enhanced flexibility & options.**  
M2 Presswire, pNA  
Sept 3, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 811

... specific functional needs. And, since product categories now carry point values, all acquisitions aggregate to **determine** the Suggested Volume **Price** (SVP) level. Also, Contract Option (CO) customers who are making a project decision with a...

...price point for eligible IBM and Lotus software.

Within the Passport Advantage II program, the **Annual Support** for Designated Callers price structure has been simplified, aligning IBM branded products more closely...

**18/3,K/116 (Item 2 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

04115553 Supplier Number: 54081425 (USE FORMAT 7 FOR FULLTEXT)  
**Measuring profitability.**  
Bank Marketing International, n102, pNA  
March, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1746

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...service to the customer by simple allocation methods. Using traditional 'top-down' methods of measuring **customer profit**, product **profit** data was simply allocated using a few customer characteristics such as balance, rates and product...transaction-based system to get at granular level detail as well as an SWD, implement **predictive** modelling and use customer lifetime value as key ingredients in any CRM solution. The bottom...

...cost pools and developing a rate to allocate these costs associated with the product; 5. **Determining** the **cost** driver for each major activity; 6. Assigning the cost activities to products/services according to...  
...pricing to be determined for individual customers based on that customer's current and expected **future** behaviours. This leads onto the topic of **predictive** behaviours which will be covered in the next issue of Bank Marketing International.

**18/3,K/117 (Item 3 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

Search Report from Ginger R. DeMille

01806032 Supplier Number: 43046050 (USE FORMAT 7 FOR FULLTEXT)

**Mean number of Lans among US users**

Software Markets, pN/A

June 1, 1992

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 219

...	67
1993	175
1991	109
	40
	22

Source: The Yankee Group Europe

Software vendors can **profit** from helping **users** integrate and manage their fragmented Lans. An enterprise with a turnover of over \$1 billion...

...of Lans in smaller companies will be equally fast, says the Yankee Group.

In the **future**, software vendors will negotiate with centralised information systems departments if users follow the advice of...

...it expensive and complex. This expense is draining the benefits of moving to Lan-based **computing**. The **cost** per workstation of connection to a Lan is \$800 (US), say the Yankee Group. The...

**18/3,K/118 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2004 The Gale Group. All rts. reserv.

01019682 Supplier Number: 40381525 (USE FORMAT 7 FOR FULLTEXT)

**CIMPS STRATEGY COMPUTERIZED INTEGRATION IS KEY**

Advanced Manufacturing Technology, v9, n9, pN/A

May 9, 1988

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 1045

... the CIMPS methodology. Before a company embarks on these steps to the factory with a **future**, all levels -- from production workers through top management -- must be educated in CIMPS philosophy and...

...that manufacturing and management communicate with each other. Everyone in the plant must understand that **cost**, not **price**, **determine profit**. **Customers determine price**. They want low cost, superior quality, and on-time delivery. "Reduce cost by eliminating waste..."

**18/3,K/119 (Item 1 from file: 813)**

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1111574 CLF015

**Medical Mutual of Ohio Announces Access to National Provider Program for Managed Care Policies**

DATE: June 13, 1997 12:05 EDT WORD COUNT: 636

...s SuperMed and SuperMed Plus cardholders.

Search Report from Ginger R. DeMille

HealthCare COMPARE Corp., based in Downers Grove, Illinois, has annual revenue of approximately \$280 million. It's affiliated with approximately 210,000 healthcare professionals and...

...500 persons and covers 15 million lives.

The Cleveland-based Medical Mutual of Ohio's annual revenue exceeds \$2 billion and provides coverage for 1.5 million members. The company employs...

... the ways in which we're reasserting our commitment to the traditional values of non- **profit**, **consumer**-focused services that have been an integral part of our organization since its beginning in...

... organization with the largest integrated PPO in the nation. The company provides full-service medical **cost management** services to corporate employers, government employee groups, unions, third party administrators, group health, and workers...

**18/3,K/120 (Item 2 from file: 813)**  
DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0387732 DC003  
**CONSUMER ALERT WARNS CONSUMERS: BEWARE, CONGRESS IS TRYING TO RAISE THE PRICE OF YOUR MILK**

DATE: July 30, 1991 08:47 EDT WORD COUNT: 324

July 29 /PRNewswire/ -- CONSUMER ALERT issued the following:

CONSUMER ALERT Advocate, a nationwide, non- **profit** grass roots **consumer** organization, urged consumers today to contact their representatives in Congress and urge them to vote...

...price of milk and all dairy products. Even the U.S. Department of Agriculture (USDA) **predicts** the average retail **price** of milk and cheese will increase by about 10 percent per year if the bill passes! In addition, the Bush administration **estimates** shoppers will pay close to \$3 billion extra each year as a result of this bill.

Those most hurt by the bill will be the working poor. The USDA **estimates** the bill will cost food assistance programs \$460 million annually, a cost absorbed by the...

**18/3,K/121 (Item 1 from file: 13)**  
DIALOG(R) File 13:BAMP  
(c) 2004 The Gale Group. All rts. reserv.

1032965 Supplier Number: 00921104 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Using Lifetime Value to Prospect**  
(Step-by-step approach needed to answer question as to how much a marketer can prudently spend to win a customer)  
Article Author(s): Weber, Alan  
Target Marketing, v 19, n 4, p 20,22-23  
April 1996  
DOCUMENT TYPE: Journal; Guideline ISSN: 0889-5333 (United States)

Search Report from Ginger R. DeMille

LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1871

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...two  
11.00% response per mailing year three  
Number of Mailings x  
Response per Mailing =  
**Annual Response Rate**  
Year One: 4 x 16.00% = 64.00%  
Year Two: 4 x 13...  
...Year Three: 4 x 11.00% = 44.00%  
Number of Mailings x  
Cost per Mailing =  
**Annual Marketing Cost**  
4 x \$0.50 = \$2.00

By determining the cost per year of reaching an existing customer (**Annual Marketing Cost**) and the responses we expect from existing customers (**Annual Response Rate**), we can simplify the math. We can look at each year as if...Advertising Cost to Acquire a **Customer**  
- Profit Margin on Initial Sale)

<b>Annual Response Rate (Year 1)</b>	64.00	<b>Annual Response</b>
Rate (Year 2)	52.00...	
<b>... Annual Response Rate (Year 3)</b>	44.00...	
<b>...Number of Mailings x Response per Mailing)</b>		
<b>Annual Marketing Cost</b>	\$2.00...	Margin on Repeat
Sales x <b>Annual</b>		
Response Rate) - Marketing Cost		
TVMD(*) (Year 1)	1.20...	Principal - 20%:
Principal + 20% over 2 years;		
Principal + 20% over 3 years)		
Present Value of <b>Future Profit</b>	\$30.26...	Present Value
of <b>Future Profit</b>		
Initial Investment per Customer)		
* Time Value of Money Discount Factor		

Now we need to consider...

18/3,K/122 (Item 2 from file: 13)  
DIALOG(R)File 13:BAMP  
(c) 2004 The Gale Group. All rts. reserv.

1020229 Supplier Number: 00775159 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Buyers should assume exchange-rate risk**  
(Do not accept payment for invoices in local money from customers. Foreign exchange protection is their responsibility)  
Article Author(s): Samuel, Henry  
Crain's Detroit Business, p I-7  
Fall 1996  
DOCUMENT TYPE: Journal ISSN: 0882-1992 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 727

Search Report from Ginger R. DeMille

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...exchange rate -- that is to say, freeze the exchange on a specific day in the **future** regardless of what the actual rate of exchange may be when the transfer is effected...

...economic power, you will be eaten alive by banking charges and very possibly lose your **profit**. Foreign **buyers**, if they insist on exchange protection, ought to independently arrange this with their bank.  
If...

18/3,K/123 (Item 1 from file: 75)  
DIALOG(R) File 75:TGG Management Contents(R)  
(c) 2004 The Gale Group. All rts. reserv.

00222649 SUPPLIER NUMBER: 54772999 (USE FORMAT 7 FOR FULL TEXT)  
**Perceptions of price unfairness: antecedents and consequences.**  
Campbell, Margaret C.  
Journal of Marketing Research, 36, 2, 187(1)  
May, 1999  
ISSN: 0022-2437 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 12248 LINE COUNT: 00990

... is necessary for a more comprehensive understanding of perceived price unfairness and a more general **theory of price**.

The objective of this research is to identify factors that influence consumers' perceptions of price...

...identify two factors that directly affect the perceived fairness of a price change: inferred relative **profit** and **consumers'** inferences about the firm's motive for the price change. Furthermore, I identify a factor...

...effects of relative profit and inferred motive, showing that both these factors influence perceptions of **price** fairness, as **predicted**. The results indicate that a consumer perceives a price increase as unfair when he or...s rarity, consumers' intentions to purchase are not affected by perceived unfairness, whereas intentions for **future** shopping behavior are.

To test the extent to which the effects of the experimental variables ...

...these equations showed significant effects of reputation and the interaction of reputation and profit in **predicting** (1) perceived unfairness ((Beta).sub.Rep) = -2.30, t = -4.0, p (less than) .001...

...the pricing scenario suggests negative motive, if the firm does not appear to make additional **profit**, **consumers** infer a more positive motive. A firm with a poor reputation, however, does not receive...

...psychological and economic theories, this research suggests that the inferred motive of the firm in **setting** a **price** is a factor in consumers' perceptions of price unfairness. Two studies provide empirical support for...

...that consumers' attitudes and behavioral intentions toward the firm are lower when the firm has **set** a **price** that is perceived as unfair. Taken together, the results of these two studies provide strong...profit for the

Search Report from Ginger R. DeMille

firm.

Study 2 examined the effect of reputation on inferred motive. As predicted, reputation interacted with inferred relative profit to influence inferred motive. Inferred motive was not affected...

18/3,K/124 (Item 2 from file: 75)

DIALOG(R) File 75:TGG Management Contents(R)  
(c) 2004 The Gale Group. All rts. reserv.

00166505 SUPPLIER NUMBER: 14469325 (USE FORMAT 7 FOR FULL TEXT)  
**An analysis of the market share-profitability relationship.**  
Symanski, David M.; Bharadwaj, Sundar G.; Varadarajan, P. Rajan  
Journal of Marketing, v57, n3, p1(18)  
July, 1993  
ISSN: 0022-2429 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 11303 LINE COUNT: 00969

... customizing products can mean higher production costs, as noted above. Therefore, it is difficult to predict beforehand whether the premium prices that firms often charge for customized products more than offset...

...market share (Porter 1980).

The net effect of quality on profit is also difficult to predict . On one hand, superior quality could require the use of more expensive components, less standardized...

...1979; Phillips, Chang, and Buzzell 1983). When these increased costs cannot be passed on to customers , profit margins would be squeezed, and quality and profit would be inversely related. Conversely, a strategy...  
...protect the business from forces that reduce margins, e.g., bargaining power of buyers.

Product price . Economic theory suggests that for rational and informed consumers, price and quantity sold (which can proxy for...Whether the effect of price on profit is positive or negative is also difficult to predict a priori. It depends on the form of the demand curve and where along the...

18/3,K/125 (Item 1 from file: 95)

DIALOG(R) File 95:TEME-Technology & Management  
(c) 2004 FIZ TECHNIK. All rts. reserv.

01473055 20001205615

**An integrated supplier-buyer model for improving supply chain coordination**  
Barbarosoglu, G  
Dept. of Ind. Eng., Bogazici Univ., Istanbul, TR  
Production Planning and Control, v11, n8, pp732-741, 2000  
Document type: journal article Language: English  
Record type: Abstract  
ISSN: 0953-7287

ABSTRACT:

...supply chain environment. The supplier first makes aggregate production decisions with a special attempt to estimate buyer commitments, and then determines the price of the item so as to satisfy his own profit and buyer cost reduction expectations simultaneously. Mathematical programming models are designed to achieve these in accordance with...  
?

Search Report from Ginger R. DeMille

? show files;ds  
File 625:American Banker Publications 1981-2004/Apr 20  
    (c) 2004 American Banker  
File 267:Finance & Banking Newsletters 2004/Apr 19  
    (c) 2004 The Dialog Corp.  
File 139:EconLit 1969-2004/Apr  
    (c) 2004 American Economic Association

Set	Items	Description
S1	368	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR USER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) (2N-) PROFIT
S2	213869	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMAT? OR ANNUAL OR (SUCCEED? OR SUCCESSIVE? OR NEXT)(1W)(YEAR?? - OR MONTH??))
S3	496	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMAT?) (1W) PROFIT? ?
S4	5767	(DETERMIN? OR CALCULAT? OR COMPUTE OR COMPUTING OR COMPUTES OR COMPUTED OR ALGORITHM? OR DECID? OR SETTING OR SET OR FORMULAT?) (3N) (PRICE OR COST OR CHARGE)
S5	8053	(PRICE OR PRICING OR COST) (3N) (THEORY OR THEORIES OR SETTING OR PLANNING OR MANAGEMENT OR PREDICT?)
S6	1912	(PRICE OR PRICING OR COST) (W) (THEORY OR THEORIES OR SETTING OR PLANNING OR MANAGEMENT OR PREDICT?)
S7	27	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR USER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) () PROFIT
S8	0	S6 NOT S5
S9	27	S7 NOT S6
S10	0	S7 NOT S1
S11	10	S1 AND (S2 OR S3) AND S4
S12	10	RD (unique items)
S13	10	S1 AND (S2 OR S3) AND S5
S14	0	S10 NOT S9
S15	0	RD (unique items)
S16	2	S1(2S) (S2 OR S3) (2S)S4
S17	2	S1(2S) (S2 OR S3) (2S)S5
S18	0	S14 NOT PY>2000
S19	9	S13 NOT PY>2000
S20	2	S15 OR S16
S21	2	RD (unique items)
S22	43	S9:S21
S23	37	S22 NOT PY>2000
S24	37	RD (unique items)

? t24/3,k/all

**24/3,K/1 (Item 1 from file: 625)**  
DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0251379

**Tech Spending Expected to Reach New Highs**

American Banker - September 8, 2000; Pg. 22A; Vol. 173, No. 166  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,638

BYLINE:

BY LAWRENCE RICHTER QUINN

Search Report from Ginger R. DeMille

TEXT:

...yet to prove that they can retain their customers, much less put together helpful per- **customer profit** scenarios involving greater cross-selling and satisfaction.

"I can guarantee you one thing," Mr. Moore...

**24/3,K/2 (Item 2 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0245647

**Twin Models for Small Business**

American Banker - February 4, 2000; Pg. 7; Vol. 165, No. 24

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 988

BYLINE:

By MARK WASSEL

TEXT:

...centers manage large numbers of relationships.

The transaction model offers two important benefits: a consistent, predictable customer experience, and minimal involvement from relationship officers targeting larger, more complex, and more profitable...

...on projected account profitability can be tricky.

Since low-profitability relationships do not justify the cost of relationship- management support, which can run \$1,000 a day in fully allocated costs, banks employing the...

...profitability. Similarly, a bank can establish priority queues within its call center to give high- **profit** -potential **customers** easier access to live agents.

In both the transaction and relationship models, customer retention is

...

**24/3,K/3 (Item 3 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0240375

**\* Fleet Picks PMG Software To Track Customer Costs**

American Banker - August 3, 1999; Pg. 13; Vol. 164, No. 147

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 473

BYLINE:

By ADRIANA SENIOR

TEXT:

...information is helping Canadian Imperial to conduct better marketing campaigns and develop strategies based on **customers' profit** potentials, he said.

Search Report from Ginger R. DeMille

Highly profitable customers with potential to become even more profitable are now...

**24/3,K/4 (Item 4 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0239726

**Comment: A New Economics for Small Business**  
American Banker - July 16, 1999; Pg. 6; Vol. 164, No. 135  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 949

BYLINE:

By KATHLEEN C. MCCLAVE

TEXT:

...cash management,  
cards, leasing, trade financing, insurance of all kinds, retirement services, and employee programs).

Customer - profit metrics that measure the full product line, not just deposits, loans, and traditional fees.

Profit...

**24/3,K/5 (Item 5 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0231208

**Comment: For Small Banks, Future Lies In Technology and Tight Focus**  
American Banker - January 27, 1999; Pg. 8; Vol. 164, No. 17  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 825

BYLINE:

By ANTHONY S. ABBATE, Interchange Financial Services

**Comment: For Small Banks, Future Lies In Technology and Tight Focus**

TEXT:

...the first and last decade of each century. No wonder we are preoccupied with the **future** of banking-particularly in community banks, which have been labeled an endangered species.

Larger banks have positioned themselves for the **future** with improved liquidity and more efficient use of capital and resources. But how many small banks have addressed the dramatic regulatory, technological, and market changes that the **future** holds?

Competition from brokerage firms and credit unions are a major concern, yet a large...

...the barrier between retail banking products and the world of information processing. It has been **estimated** that telephone banking will account for 10% to 30% of product distribution by yearend. A...

...by providing the right sale-the right service to the right customers at the

Search Report from Ginger R. DeMille

right **cost** . This **theory** was named "right marketing," by Robert Hall, chief executive officer of Action Systems, a Dallas...

...strategy and emerge from their stereotypical roles as retailing neophytes. Aggressive strategies will retain high- **profit customers** and those who contribute to long-term growth while allowing the switchable customers to leave...

...with credit unions.

It should be interesting to see where we come out over the **next five years** . Community bankers' challenge is to capitalize on their inherent competitive advantage-smallness-in a rapidly...

**24/3,K/6 (Item 6 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0225252

**Tech Bytes: Bank of Ireland Using Customer Profit System**  
American Banker - September 30, 1998; Pg. 15; Vol. 163, No. 185  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 98

**Tech Bytes: Bank of Ireland Using Customer Profit System**

**24/3,K/7 (Item 7 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0224994

**Comment: Market Segmentation Could Make Big Mergers Pay Off**  
American Banker - September 28, 1998; Pg. 8; Vol. 163, No. 185  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,336

BYLINE:

By JAMES M. McCORMICK, First Manhattan Consulting Group

TEXT:

...companies have more than 50% of the opportunities available to in-market players. Discipline in **setting cost** targets and tracking results is key, and First Manhattan is optimistic that the managements in...

...of age- and income-based demographic schemes that had common-sense appeal often did not **predict** customer profitability, revenues in a household's wallet, distribution channel preference, price sensitivity, or other needs.

The lack of **predictive** power was recently discovered when clients with effective data bases saw little correlation between what...

...s status

quo is unstable.

The last point results from analysis that has uncovered extreme **profit** skews among **customers** -well beyond the 80/20 rule. In recent work with over 15 major banks in...

Search Report from Ginger R. DeMille

...this segment and become the Wal-Marts or E-  
Trades of basic banking for the **price** -sensitive **set**.  
Such redesign cannot be accomplished by tweaking current approaches. A  
fresh start is needed.  
Bankers...

**24/3,K/8 (Item 8 from file: 625)**  
DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0220462  
**\* Software Helping Small Banks Cultivate Profitable Customers**  
American Banker - June 30, 1998; Pg. 1; Vol. 163, No. 123  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,123

BYLINE:  
By LAURA PAVLENKO LUTTON

TEXT:  
...glasses, the middle tier insulated lunch bags, and the bottom  
third coffee mugs.  
The stratification, **determined** by **cost** -analysis software, was  
designed  
to thank the bank's best customers and send a subtle...

...to be duds, because the bank set its interest rates for public funds too  
high. **Next year** First National will not bid as aggressively, he said.  
Salt Lake City-based Brighton Bank... have one or two accounts and  
maintain low cash balances. But most  
banks believe those **customers** become **profit** -generators with time.  
"We feel they're going to need banking services throughout their  
lifetimes..."

**24/3,K/9 (Item 9 from file: 625)**  
DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0217704  
**Stocks: Wells Trust Clients Profit On Ahmanson Stock Sales**  
American Banker - May 15, 1998; Pg. 24; Vol. 163, No. 92  
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 521

BYLINE:  
By KAREN TALLEY

**Stocks: Wells Trust Clients Profit On Ahmanson Stock Sales**

**24/3,K/10 (Item 10 from file: 625)**  
DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0201655  
**Customer service: Turning the Call Center Into a Profit Center: Tech for**  
**transactions; skilled professionals handle sales**  
American Banker - July 7, 1997; Pg. 39; Vol. 162, No. 128

Search Report from Ginger R. DeMille

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 309

SECTION HEADING: **FUTURE BANKER**

TEXT:

...traditional staffing practices and reach for more mature, qualified and better paid employees with a **future** in the bank. This is particularly important now that bank management is **set** on turning these **cost** centers into **profit** centers, where **customer** service reps make sales calls, marketing sophisticated financial products.

But fundamental, structural issues specific to...

**24/3,K/11 (Item 11 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0200623

**How To Make Real Gains in The Efficiency Ratio**

American Banker - June 16, 1997; Pg. 6A; Vol. 162, No. 114

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 766

BYLINE:

Rodgers L. Harper

TEXT:

...approach, however, identifies dislocations among revenue and cost-to-serve by customer. It also combines **customer profit** information with insights about customer needs, attitudes, and behaviors to align cost with perceived value...

**24/3,K/12 (Item 12 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0200139

**\* Visa Attacks MasterCard's Mondex As Potential Threat to Member Banks**

American Banker - June 4, 1997; Pg. 1; Vol. 162, No. 106

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1,024

BYLINE:

By JEFFREY KUTLER

TEXT:

...dilute MasterCard or replace it, or change its name to MasterCard, shifting the mission from **member profit** to institutional profit."

Mr. Mundt of MasterCard strongly disagreed, saying Mondex and all other MasterCard...

**24/3,K/13 (Item 13 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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Search Report from Ginger R. DeMille

0185172

\* Docket: Cost Savings Revisited As M&A Review Factor

American Banker - July 17, 1996; Pg. 4; Vol. 161, No. 135

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 580

BYLINE:

By JARET SEIBERG

TEXT:

...lower rates on loans. The bank will pocket the rest of the savings as additional **profit**, allowing both **consumers** and the institution to come out ahead, according to the industry's argument.

"The theory..."

...savings analysis." Several Fed studies show the savings from mergers are normally much lower than **predicted**.

But that hasn't deterred the industry from pressing regulators to reconsider. Banks regularly spell...

...a deadline for concluding its probe, but the Fed expects to release its study early **next year**.

Michael Greenspan, a partner at the Washington law firm of Thompson Coburn, said bankers need...

...found little, if any, cost savings from acquisitions, he said.

Then the Justice Department must **decide** to give the **cost** savings **theory** more weight when reviewing the competitive effects of a merger, he said.

"We need both..."

...said. "We need efficiencies and we need regulators looking for them."

If regulators adopt the **cost** savings **theory**, banks could get a substantial payoff. Banks would be able to merge with competitors without ...

24/3,K/14 (Item 14 from file: 625)  
DIALOG(R) File 625:American Banker Publications  
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0162427

In Fight for Profits, You Must Get the Most From Your Customer

American Banker - September 28, 1995; Pg. 5\ ; Vol. 160, No. 187

WORD COUNT: 723

BYLINE:

By ROBERT E. HALL and ANAT BIRD

TEXT:

...So what happens if we refine our scenario to accommodate the extremely wide range of **customer profit** contributions?

We get an even starker picture. For example, a bank's best customers - "A..."

24/3,K/15 (Item 15 from file: 625)

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DIALOG(R) File 625:American Banker Publications  
(c) 2004 American Banker. All rts. reserv.

0162027

**Banks' Big Challenge: Surviving the Shakeout**  
American Banker - September 15, 1995; Pg. 12\ ; Vol. 160, No. 178  
WORD COUNT: 3,607

BYLINE:

By STEVE KLINKERMAN

TEXT:

...terms of  
customers. I was down at Barnett last week and they talked about the  
**customer profit** system they are putting in. But many banks are just  
starting to approach things this...

**24/3,K/16 (Item 16 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
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0160512

**Banc One Identifies Its First-Class 'Passengers': A bank can make more  
money pampering its most profitable customers, but first, it must know  
who they are.**

American Banker - July 31, 1995; Pg. 6A; Vol. 160, No. 145  
WORD COUNT: 1,849

BYLINE:

By SHEILA O'HENEY

TEXT:

...demographic characteristics such as age and  
income level. These data, though, are useless for determining **customers'**  
**profit** contribution, according to Mr. Kelly. Customers who are quite  
different demographically can end up in...

**24/3,K/17 (Item 17 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
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0147670

**\* 2 Studies Dispute Claim Of Excessive ATM Profits**  
American Banker - June 21, 1994; Pg. 1; Vol. 159, No. 118  
WORD COUNT: 835

BYLINE:

By MATT BARTHEL

TEXT:

...reported in the  
media.

Speer & Associates, an Atlanta-based consulting firm, concluded in its  
latest **annual** survey of shared ATM networks that they actually lost money  
last year. It said operating...

...the spring 1994 issue of the Federal Reserve Bank of  
Richmond Economic Quarterly, Mr. Humphrey **estimated** the income at \$500

Search Report from Ginger R. DeMille

million to \$600 million.

Richard Speer, chairman of Speer & Associates, said...

...generating large revenues for the banking industry."

Much of the difference between the Speer and **Consumer Federation profit estimates** is explained by their vastly different views of operating expenses.

The Consumer Federation maintained that...

...the Consumer Federation's numbers were more reliable.

Speer came up with \$94 million by **estimating** the number of tellers displaced in 1993 by high-traffic ATMs. The Consumer Federation arrived at \$2.3 billion by **estimating** how much live-teller transactions would have increased if ATMs did not exist, and then assigning a cost to that greater volume.

Despite perceived flaws in Speer's **cost -savings calculation**, experts gave the Speer report high marks for what it did in other areas, including **estimating** the banking industry's income from ATM interchange fees and consumer fees, and the costs...

...research.

Mr. Humphrey, a finance professor and a former Federal Reserve economist, said his profit **estimate** of \$500 million to \$600 million takes into account the revenue that banks might get...

...I don't think (the profits) are anywhere near as high as the Consumer Federation **estimates** ."

Other industry consultants said banks that are big deployers of ATMs are most likely to...

...should become more profitable, observers said.

The Speer study supports this expectation. By 1997, Speer **estimated** , ATM programs should yield about \$1 billion in net profit industrywide, with the revenue associated...

24/3,K/18 (Item 18 from file: 625)

DIALOG(R) File 625:American Banker Publications  
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0142305

Pricing **Strategy, Equity Management Seen Keys to Profits at Small Banks**  
American Banker - January 14, 1994; Pg. 6; Vol. 159, No. 10  
WORD COUNT: 1,484

BYLINE:

By PHIL ZAHODIAKIN

Pricing **Strategy, Equity Management Seen Keys to Profits at Small Banks**

TEXT:

...well-managed banks have an opportunity to increase their prosperity - especially in the areas of **pricing strategy and equity management** .

His firm assists community banks with profit and business **planning** ,

Search Report from Ginger R. DeMille

marketing and **pricing** strategies, and equity **management** matters.

But Mr. Finn, who also is a consulting associate with Washington-based Furash & Co...

...vendors offering everything from credit card management to voice phone access.

We see a bright **future** for the community institutions that can seize upon those advantages.

Evidence of that prosperity is...

...advantage.

Q.: What is the role of the board of directors in the areas of **pricing** and **planning**?

FINN: The board has ultimate responsibility for overall direction, and must be involved to some...

...slight price

differential that may exist between large and small banks.

Q.: What is your **prediction** for rates in 1994?

FINN: My colleague Joe Frederick, who's a finance guy and...banks?

FINN: Product profitability is a critical issue. Historically, our industry has been poor in **determining** the "cost of goods sold," and community banks usually have the least information.

All of our **profit** planning **clients** participate in the Federal Reserve's functional cost analysis program. That analysis provides meaningful cost...

...element is balance; and that means the whole organization is in sync. Staffing, facilities, marketing, **pricing** strategies, the **planning** function - better-performing banks have all these critical elements in place.

A bank with great...

**24/3,K/19 (Item 19 from file: 625)**

DIALOG(R)File 625:American Banker Publications

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0136381

**VIEWPOINT: Variable Annuities Add a Steady Flow To Bank Brokerages' Revenue Streams**

American Banker - July 14, 1993; Pg. 12; Vol. 158, No. 133

WORD COUNT: 1,272

BYLINE:

By KURT CERULLI and DAVE NADIG: Cerulli Associates, Boston

TEXT:

...variable annuity.)

\* Most variable annuities carry no front-end load or commission charge to the **customer**.

**Profit Potential**

From the bank registered representative's perspective, the product is attractive for these reasons...

**24/3,K/20 (Item 20 from file: 625)**

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Search Report from Ginger R. DeMille

0126585

\* **Wealth-Creation Lending Pays Off**

American Banker - June 10, 1992; Pg. 4; Vol. 157, No. 111  
WORD COUNT: 2,021

BYLINE:

Marilyn MacGruder Barnewall

TEXT:

...and you can see why it is worth it.

European private bankers estimate a per- **client profit** of \$20,000 to \$30,000. However, private bankers can handle only a limited client...

...banker earned by sophisticated wealth creation private banks.

American wealth-management private bankers estimate per- **client profit** of \$10,000 to \$20,000 at banks where more-sophisticated programs are in place...

**24/3,K/21 (Item 21 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
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0115977

\* **Higher Returns Possible from The Blue Chips**

American Banker - January 30, 1991; Pg. 1; Vol. 156, No. 20  
WORD COUNT: 1,624

BYLINE:

By SANFORD ROSE

TEXT:

...estimate of the loss of principal and other costs associated with bad loans from net **customer profit** and earmark this amount to the loan-loss provision. To protect itself from unexpected losses...

**24/3,K/22 (Item 22 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
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0093569

**Rx for Sick Trading Businesses**

American Banker - December 6, 1988; Pg. 1; Vol. 153, No. 237  
WORD COUNT: 1,526

BYLINE:

By SANFORD ROSE

TEXT:

...dealing revenue minus costs.

In reality, there are three distinct sources of trading revenue - the **customer markup**, the **profit** from interbank market making, and the **profit** from positioning.

The customer markup is derived from...

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...to provide liquidity to the market. The positioner is someone who is convinced he can predict prices - i.e., market movements.

The jobber strives to retain spread - earn the bid-asked...  
...Trader A, who dealt in a major standardized product, was persuaded that he could consistently predict price movements. Trader B, who dealt in the same kind of product, was not confident of...

**24/3,K/23 (Item 23 from file: 625)**  
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0058912

**Identify Key Clients in Market-Driven Planning**  
American Banker - January 28, 1987; Pg. 4; Vol. 151, No. 19  
WORD COUNT: 947

BYLINE:

By CHRIS S. COMMONS Mr. Commons is senior vice president of the Hibernia National Bank, New Orleans.

TEXT:

...closely.  
The officer planning system relied on our computer system to identify key customers. A customer profit system already in place combined interest bearing deposits and loans to paint a truer picture...

**24/3,K/24 (Item 24 from file: 625)**  
DIALOG(R)File 625:American Banker Publications  
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0047640

**Focus and Philosophies In the Business of Risk**  
American Banker - February 3, 1986, Monday; Pg. 20  
WORD COUNT: 1,691

BYLINE:

By Gordon F. Light RROBERT M. GINTEL'S mutual funds already buck common practice by daring to be nondiversified. Now, when setting marketing sights ever-upward to affluent customers is in vogue, he's doing the opposite again by lowering the financial requirement for joining his new fund. By Gordon F. Light; Gordon F. Light is an editor for American Banker News Service.

TEXT:

... started as a statistical researcher for a small investment counseling firm.

Mr. Gintel spent the next 15 years , he says, as a securities analyst, institutional salesman, and stockbroker. In 1969, he founded his ...

... with people individually." He still does, although "most mutual funds don't communicate with their clients personally."

**Profit Makers**

The fund founder recalls some of his best investments of the go-go

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market...

...started buying it at \$8 a share in 1978," he says. "It was depressed in price , but the management had a lot of room to bring up profit margins . . . By 1981, it had appreciated...

...few people wanted. And it was coming out of a corporate restructuring.

As for the future , Mr. Gintel sees the Federal National Mortgage Association, or Fannie Mae, as a strong performer...s capital goods sector after the recession.

But now Mr. Gintel says that their earnings estimate for U.S. Steel was "way off." Matters were not helped, he says, when the...

**24/3,K/25 (Item 25 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
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0026263

**Why American Express Could Have Left Home Without Karl Malden**

American Banker - March 20, 1984, Tuesday; Pg. 8

WORD COUNT: 2,249

BYLINE:

By CONNIE A. COX , Connie A. Cox is president of Cox, Lloyd Associates Ltd.

TEXT:

... deregulation, a major consolidation is expected, dramatically reducing the number of players.

The Claremont Institute predicts that 5 to 10 "supermarket institutions" will capture about 30% of the market for consumer...

...from the rest of the crowd? Is the merger the alternative?

Financial resources and effective cost management are clearly needed to withstand aggressive competitors. So too is responsiveness to pricing and new...

...can quickly offset the meager profits of a large consumer business.

'After the Sale Behavior'

Consumers with maximum profit potential are very limited in number, and they have a unique "after the sale behavior...Fortune 500 companies, Citytrust has found its niche by ignoring these companies. Among companies with annual sales of \$10 million or less, Citytrust dominates the market -- a strategy born out of...

**24/3,K/26 (Item 26 from file: 625)**

DIALOG(R) File 625:American Banker Publications  
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0013001

**Pricing Alternatives for the New Super NOW Account**

American Banker - December 22, 1982, Wednesday; Pg. 4

WORD COUNT: 2,570

BYLINE:

By JACK W. WHITTLE

TEXT:

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**24/3,K/27 (Item 27 from file: 625)**  
DIALOG(R) File 625:American Banker Publications  
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0011801

**Self-Managed Profit-Sharing Plans Increase**  
American Banker - November 5, 1982, Friday; Pg. 2  
WORD COUNT: 880

BYLINE:

By DAVID O. TYSON

TEXT:

... controlled internally by the companies themselves is increasing, especially among smaller plans.

According to an **annual** Hewitt survey, internal managers handle more than banks or any other outsiders in profit sharing plans smaller than \$400,000.

The 25th **annual** survey of **members** of the Profit Sharing Council of America covered 521 companies with profit sharing plan assets last year aggregating...

... 400,000. This is understandable with the historically high level of interest rates.

**The Low-Cost Banks**

Costs of **management** and administration usually are less important than investment performance and quality of service in selecting...

...the Hewitt survey -- and less than investment advisers in most.

Hewitt measures it as the **cost** of investment **management** and related accounting and safekeeping per \$1,000 of plan market value.

The average for...

**24/3,K/28 (Item 28 from file: 625)**  
DIALOG(R) File 625:American Banker Publications  
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0009421

**San Diego Bank Finds Sweep Gains Fast Public Acceptance: Linking NOW Accounts to Money Market Fund Provides Customer With Sophisticated Service**

American Banker - August 20, 1982, Friday; Pg. 27  
WORD COUNT: 2,161

BYLINE:

By MICHAEL A. STERNS Vice President, Marketing/Planning, San Diego Trust & Savings Bank, San Diego, Calif.

TEXT:

...A Bank Offer a Sweep?

This question is answered by one's perception of the **future** and one's plan to deal with it. Each situation dictates the answer. We felt...may be the only practical way for us to offer multiple fund managers in the **future**.

Where Should Product Be Sold?

We decided to set up the accounts in any of...

... account has been very appealing. The groups also greatly increased the

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average fund balance. We **estimated** an \$8,000 average fund balance. Our actual is over \$20,000. I hate to...

... price sensitive. Small pricing differences radically changed the test groups' perception of the benefits. We **decided** to **price** and promote very aggressively. The internal at-risk was too great to be timid. A...

... large portion of your retail customers even if you beat them with a club. We **estimated** 20% of interest bearing transaction accounts, 10% of regular savings and 5% of market rate CDs would convert.

Our actual results show that the savings and CD **estimates** were high. In fact, loss of these funds has been minimal. Interest bearing transaction accounts...

...In the first five months we lost 10% of our NOW account base.

Our disintermediation **estimates** were greater than the bank could tolerate, so we needed a way to pilot the product to test our **estimates**. Being geographically confined to San Diego County, the obvious way to pilot was not available...

...group. This gave us a unique IRA campaign while precluding us from being able to **estimate** at-risk and thus allowing us to make a decision to go.

We have since...

... providing over \$700 of pretax income per year to the bank while the average new **customer**'s pretax **profit** is \$200.

The problem is we need almost four new customers to make up the question is answered by your perception of the **future** and your plan to deal with it. We believe that, at a minimum, banks are...

... have lost, our net deposit growth across all types of accounts has far exceeded our **estimates**, and our net income is doing much better than we expected. Maybe we are lucky.

**24/3,K/29 (Item 29 from file: 625)**

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0008482

**Earnings Up 40% For Citicorp**

American Banker - July 21, 1982, Wednesday; Pg. 1

WORD COUNT: 608

BYLINE:

By TERESA CARSON

TEXT:

...loans increased to 1.7% of total loans, up from the 1.3% last year.

**Consumer Profit**

Citicorp said its consumer business, which had in past quarters been a drain on earnings...

**24/3,K/30 (Item 30 from file: 625)**

DIALOG(R)File 625:American Banker Publications  
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0004038

**efits under President Reagan's new tax laws, electric utilities in New York**

Search Report from Ginger R. DeMille

**State, Connecticut and California must delay passing on to users the savings generated by those tax benefits, Energy User News has learned.**  
American Banker - March 4, 1982, Thursday  
WORD COUNT: 816

TEXT:

...Foley said.  
Supporters of withholding the tax breaks from users claim that both utilities and **users profit** from it in the long run, because it improves a utilities' cash flow by allowing...

**24/3,K/31 (Item 31 from file: 625)**  
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0004020  
**der President Reagan's new tax laws, electric utilities in New York State, Connecticut and California must delay passing on to users the savings generated by those tax benefits, Energy User News has learned.**  
American Banker - March 4, 1982, Thursday  
WORD COUNT: 816

TEXT:

...Foley said.  
Supporters of withholding the tax breaks from users claim that both utilities and **users profit** from it in the long run, because it improves a utilities' cash flow by allowing...

**24/3,K/32 (Item 1 from file: 267)**  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04567892  
**E-BANKING KEY TO COURTING SMALL BUSINESSES**  
Corporate EFT Report  
June 21, 2000 VOL: 20 ISSUE: 12 DOCUMENT TYPE: NEWSLETTER  
PUBLISHER: PHILLIPS BUSINESS INFORMATION  
LANGUAGE: ENGLISH WORD COUNT: 1789 RECORD TYPE: FULLTEXT  
(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...I Data Services, New York-based Financial Institutions Consulting (FIC) found that there is higher **customer profit** potential from small-to-mid-sized business customers who use e-banking services. As a...producing higher revenues find an e-banking solution more desirable than smaller- sized businesses;  
\* Key **customer profit** drivers -- DDA and loan balances, product penetration and attrition rates -- prove to be stronger for...

**24/3,K/33 (Item 2 from file: 267)**  
DIALOG(R)File 267:Finance & Banking Newsletters  
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04560165

Search Report from Ginger R. DeMille

**Fund Industry Has Low Profits Per Customer**

Andrew Greene

Mutual Fund Market News

December 20, 1999 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 435 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...not necessarily call that a better business," said Famulla.

Mortgage firms had the highest per **customer profit** of all sectors but there are normally fewer transactions per customer, limiting the growth potential...

**24/3,K/34 (Item 3 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters

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04543689

**NASAA Cracks Down on Day Trading Hype**

Mary Schroeder

Web Finance

December 14, 1998 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 379 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...potential of day trading." The brochure also states that the firm's executives "help their **customers profit** from fluctuations in the Nasdaq market." Officials at Block Trading could not be reached for...

**24/3,K/35 (Item 4 from file: 267)**

DIALOG(R)File 267:Finance & Banking Newsletters

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00002684

**DATA MARTS PROVIDE BANKS FASTER, CHEAPER MINING TOOL**

BANK AUTOMATION NEWS

December 11, 1996 VOL: 8 ISSUE: 24 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 1133 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...view so that they maintain consistent algorithms across all departments, say sources.

Contrasting definitions of **customer, profit** and product may lead to differing data mart construction models, warns Eckerson.

If departments don...

**24/3,K/36 (Item 1 from file: 139)**

DIALOG(R)File 139:EconLit

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Search Report from Ginger R. DeMille

541352

**TITLE:** Price and Margin Negotiations in Marketing Channels: An Experimental Study of Sequential Bargaining under One-Sided Uncertainty and Opportunity Cost of Delay

AUTHOR(S): Srivastava, Joydeep; Chakravarti, Dipankar; Rapoport, Amnon

AUTHOR(S) AFFILIATION: U CA, Berkeley; U CO; U AZ

JOURNAL NAME: Marketing Science,

JOURNAL VOLUME & ISSUE: 19 2,

PAGES: 163-84

PUBLICATION DATE: 2000

AVAILABILITY: <A

  HREF="<http://bear.cba.ufl.edu/centers/MKS/index.asp>">Publisher's URL</A>

ISSN: 0732-2399

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

...ABSTRACT: prices, margins, and other trade terms through negotiations. These negotiations have significant impact on channel **members'** profit streams over the duration of the business relationship. We consider a situation where a manufacturer...

24/3,K/37 (Item 2 from file: 139)

DIALOG(R) File 139:EconLit

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389660

**TITLE:** Optimal Consumption-Wealth Relationships Derived by Consumer Intertemporal Profit Maximisation

AUTHOR(S): Cooper, Russel J.

AUTHOR(S) AFFILIATION: U Western Sydney, Nepean

JOURNAL NAME: Economics Letters,

JOURNAL VOLUME & ISSUE: 50 3,

PAGES: 341-47

PUBLICATION DATE: March 1996

ISSN: 0165-1765

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper proposes an artificial intertemporal **consumer profit** -maximisation problem that is simple to solve. The optimal consumption function, which is consistent with...

?

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? show files;ds  
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    (c) 2004 Thomson Derwent  
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    (c) 2004 European Patent Office  
File 347:JAPIO Nov 1976-2003/Dec(Updated 040402)  
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    (c) 2004 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
    (c) 2002 The Gale Group

Set	Items	Description
S1	966	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR US- ER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) (2N- ) PROFIT
S2	2969633	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMA- T? OR ANNUAL OR (SUCCEED? OR SUCCESSIVE? OR NEXT) (1W) (YEAR?? - OR MONTH??))
S3	2406	(FUTURE OR PROJECTION? OR PROJECTING OR PREDICT? OR ESTIMA- T?) (1W) PROFIT? ?
S4	53020	(DETERMIN? OR CALCULAT? OR COMPUTE OR COMPUTING OR COMPUTES OR COMPUTED OR ALGORITHM? OR DECID? OR SETTING OR SET OR FOR- MULAT?) (3N) (PRICE OR COST OR CHARGE)
S5	18302	(PRICE OR PRICING OR COST) (3N) (THEORY OR THEORIES OR SETTI- NG OR PLANNING OR MANAGEMENT OR PREDICT?)
S6	3337	(PRICE OR PRICING OR COST) (W) (THEORY OR THEORIES OR SETTING OR PLANNING OR MANAGEMENT OR PREDICT?)
S7	55	(CUSTOMER?? OR CLIENT?? OR CONSUMER?? OR SHOPPER OR BUYER?? OR PURCHASER?? OR ACCOUNTHOLDER?? OR ACCOUNT()HOLDER?? OR US- ER?? OR SURFER?? OR MEMBER?? OR SUBSCRIBER?? OR ORDERER???) () P- ROFIT
S8	8	S1 AND (S2 OR S3) AND S4
S9	8	RD (unique items)
S10	6	S1 AND (S2 OR S3) AND S5
S11	6	S10 NOT S9
S12	4	RD (unique items)
?		

Search Report from Ginger R. DeMille

? t9/7/all

9/7/1 (Item 1 from file: 347)  
DIALOG(R) File 347:JAPIO  
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07444045 \*\*Image available\*\*  
VIRTUAL COMPANY SUPPORTING SYSTEM

PUB. NO.: 2002-312556 [JP 2002312556 A]  
PUBLISHED: October 25, 2002 (20021025)  
INVENTOR(s): YASUDA SOSUKE  
MINAMI SHIGETO  
OKAMOTO SATORU  
FURUKAWA MOTOAKI  
KATSUMATA MOTOOO  
APPLICANT(s): TOKYO HOKUTO & CO  
KATSUMATA JIDOSHA KK  
APPL. NO.: 2001-112066 [JP 2001112066]  
FILED: April 11, 2001 (20010411)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a supporting system for realizing an enterprise model which defines sales base points as virtual companies(VC), clarifies the profit responsibility of each sales base point and makes each base point independent.

SOLUTION: In this virtual company(VC) supporting system in which the performance of the VC is evaluated with a 'profit' in a short term, and evaluated according to contribution to the appreciation of 'credit' in a long term, the 'profit' is measured with the residual profit after the 'credit price' is collected from the VC by the headquarters, and the evaluation of the 'credit' is measured by integrating not only the past performance and profit and the present share but also a **future profit** to be calculated from a customer relation. In measurement, the **profit**, share, and **customer** relation of the virtual model store are **set**, the **price** of the 'credit' by assuming the above factors is decided, and the evaluated sum of the 'credit' of each VC is measured according to the degree of isolation from the model store, and the customer relation is quantatively indexed according to the **future profit**. The **customer** relation is ranked and scored focusing on the number of times of service entry and the number of times of store visit.

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9/7/2 (Item 1 from file: 2)  
DIALOG(R) File 2:INSPEC  
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

6787154 INSPEC Abstract Number: C2001-01-1290F-116  
**Title: An integrated supplier-buyer model for improving supply chain coordination**  
Author(s): Barbarosoglu, G.  
Author Affiliation: Dept. of Ind. Eng., Bogazici Univ., Istanbul, Turkey  
Journal: Production Planning and Control vol.11, no.8 p.732-41  
Publisher: Taylor & Francis,  
Publication Date: Dec. 2000 Country of Publication: UK  
CODEN: PPCOEM ISSN: 0953-7287  
SICI: 0953-7287(200012)11:8L.732:ISBM;1-2  
Material Identity Number: 0556-2000-008

Search Report from Ginger R. DeMille

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A); Practical (P); Theoretical (T)

Abstract: Develops a decision support model that can be used by a supplier in making production and price decisions at contract renewal times in a supply chain environment. The supplier first makes aggregate production decisions with a special attempt to **estimate** buyer commitments, and then **determines** the **price** of the item so as to satisfy his own **profit** and **buyer** cost reduction expectations simultaneously. Mathematical programming models are designed to achieve these in accordance with the contract terms. The main emphasis is placed upon the conceptual and negotiation aspects of the models, and some solution procedures are cited from previous studies. Then the approach is implemented in the biggest electric motor manufacturer in Turkey which has a large number of buyers in the household appliances sector, and it is shown to be a useful tool for developing fair partnership. (11 Refs)

Subfile: C

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9/7/3 (Item 2 from file: 2)

DIALOG(R) File 2:INSPEC

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6330515 INSPEC Abstract Number: B1999-10-8250-004

Title: Estimation of purchase price and sale price of surplus electricity under the diffusion of photovoltaic systems

Author(s): Kemmoku, Y.; Akata, N.; Nakagawa, S.; Kawamoto, T.; Sakakibara, T.

Author Affiliation: Toyohashi Univ. of Technol., Japan

Journal: Transactions of the Institute of Electrical Engineers of Japan, Part B vol.119-B, no.5 p.558-65

Publisher: Inst. Electr. Eng. Japan,

Publication Date: May 1999 Country of Publication: Japan

CODEN: DGRBDW ISSN: 0385-4213

SICI: 0385-4213(199905)119B:5L.558:EPPS;1-4

Material Identity Number: T196-1999-006

Language: Japanese Document Type: Journal Paper (JP)

Treatment: Economic aspects (E); Theoretical (T)

Abstract: The surplus electricity generated in the residential photovoltaic (PV) system is sold by a customer and purchased by a utility. So the purchase and the sale prices influence the diffusion of PV system. In this paper, the purchase price and the sale **price** are **calculated** from the utility and the customer sides, respectively. Parameters are **future** years (2005, 2015, 2025) and the diffusion ratio of PV system (0, 2, 4, 6, 8, 10%). First, from viewpoint of the utility side, the optimum mix of electric generation sources and the generation curves are calculated using the linear programming method. The result leads to the purchase price at which the utility makes a profit. A representative result shows the purchase price has to be lower than 8.2 yen/kWh in case of the diffusion ratio being 10% and the year being 2025. Next, from viewpoint of the customer side, the PV system cost and the electricity **charge** are **calculated** supposing that the PV system cost decreases with increasing of the **annual** productivity of PV module and the existing electric charge system remains to 2025. The result leads to the sale price at which the **customer** makes a **profit**. A representative results show that the sale price has to be higher than 13.8 yen/kWh at the same parameter as above. It is concluded that a carbon or environmental taxes are necessary to fill up this big gap between the purchase (utility) and the sale (customer) prices. (12 Refs)

Subfile: B

Search Report from Ginger R. DeMille

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**9/7/4 (Item 1 from file: 35)**  
DIALOG(R) File 35:Dissertation Abs Online  
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01459649 ORDER NO: AADAA-I9602298

**ANALYSIS OF BIAS IN COMMODITY FUTURES PRICES (NORMAL BACKWARDATION, RISK PREMIUM)**

Author: GURUNG, DAMBER K.

Degree: PH.D.

Year: 1995

Corporate Source/Institution: CLEMSON UNIVERSITY (0050)

Adviser: KANDICE H. KAHL

Source: VOLUME 56/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 4057. 162 PAGES

Futures prices affect the intertemporal allocation of resources by providing signals for **future** supply and demand. Thus, it is important to understand whether futures prices are unbiased **predictions** of **future** spot prices. The implications of the theoretical models are diverse and contradictory. However, the models incorporate various facets of the analysis differently.

Objectives of the present study are: (1) to group the theoretical models into broad classes of models for better understanding of their implications regarding bias, and (2) to determine the effect of convenience yield on bias.

Three broad classes of models are identified. The first class of models includes risk and assumes away information. The net hedging, market beta or consumption beta determines the bias. The second class of models includes information, assumes away risk and implies unbiasedness. The **cost** of information **determines** the noise in futures prices. The third class of models includes both risk and information and implies unbiasedness.

The inclusion of convenience yield in Beck's Revised Hedging Model (RHM) by modifying the **buyer**'s **profit** function results in an upward biased futures price. Empirical tests are conducted for the period 1973 to 1993 in wheat, corn and soybeans that are generally thought to have convenience yield and in silver, gold and Treasury bills that do not. The ordinary least squares results are consistent with the implications of the convenience yield modified RHM (CRHM) in soybeans but not in wheat and corn. The results for silver, gold and Treasury bill futures are consistent with the implication of the RHM and CRHM. The maximum likelihood (ML) **estimates** of the ARCH models provide similar evidence of hypotheses implied by both the CRHM and RHM. On the whole, the empirical results provided little support for the hypotheses implied by the CRHM.

**9/7/5 (Item 2 from file: 35)**  
DIALOG(R) File 35:Dissertation Abs Online  
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01257793 ORDER NO: AAD92-39594

**DEVELOPMENT OF A DESIGN FOR SERVICE METHODOLOGY**

Author: SUBRAMANI, ANANTHA K.

Degree: PH.D.

Year: 1992

Corporate Source/Institution: UNIVERSITY OF RHODE ISLAND (0186)

Adviser: PETER DEWHURST

Source: VOLUME 53/08-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

Search Report from Ginger R. DeMille

PAGE 4306. 242 PAGES

Product serviceability affects several areas such as warranty costs, life cycle costs, manufacturers **profit** and **customer** satisfaction. This dissertation describes the development of a methodology to **determine** the **cost** of servicing products at the conceptual stages of product design, thus enabling design teams to consider this important issue early in the development process. The impact of product structure on serviceability was addressed. Extensive studies of repair operations on automobiles, heavy duty commercial vehicles and computer peripherals were conducted and difficulties in carrying out repair tasks were classified. A generalized scheme was established to penalize repair operations based on the labor involved in their performance. Based on the classification scheme, time standard databases which can be used in the early design stages, were developed. This scheme and the associated databases were tested for several repair tasks and yielded satisfactory **estimates**.

Two types of metrics were developed to evaluate service tasks in terms of service efficiency. The cost based metrics compare the customer's perception of value added during the service to the cost of performing the repair. Criteria for an ideal design for service have been proposed. The time based metrics use these criteria to compare the repair time of the actual design with that of the ideal design for service. These efficiency measures were used to evaluate service tasks related to automobiles and computer peripherals.

A computer model to represent mechanical assemblies called the disassembly diagram was developed. Based on the disassembly diagram, an algorithm was developed for efficient generation of optimum repair sequences. A LISP program using this algorithm, generated the optimum repair sequences of all the parts in assemblies consisting of up to 216 parts, in polynomial time. The other assemblies modeled included an automobile alternator. Input to the repair sequence generation procedure was achieved through a feature based scheme for describing the product structure.

9/7/6 (Item 1 from file: 99)  
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs  
(c) 2004 The HW Wilson Co. All rts. reserv.

1184058 H.W. WILSON RECORD NUMBER: BAST94052686  
**Profit and risk evaluation in customer driven engineering and manufacturing**  
Muntslag, Dennis R;  
International Journal of Production Economics v. 36 (Aug. '94) p. 97-107  
DOCUMENT TYPE: Feature Article ISSN: 0925-5273

**ABSTRACT:** Part of a special issue on manufacturing accounting research. An alternative method of determining and evaluating quotation prices is presented. Rather than **calculating** a detailed full **cost** price, it is proposed that the profit and risk level of the project be evaluated, comparing the potential margin to a target margin. From a risk management perspective and due to the existence of uncertainties, differentiation of target margins between different product market combination/risk categories is recommended. Due to the specific characteristics of customer driven engineering and manufacturing projects in engineer-to-order firms, the proposed method provides a more effective way than existing approaches of controlling the real **profit** margin of **customer** orders. Consequently, it also provides a more effective way of controlling the overall **annual** profit margin at company level.

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9/7/7 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06620770

Power generators accused of price fix  
UK: ACCUSATIONS OF PRICE FIXING AT GENERATORS  
Financial Times (FT) 01 May 1998 p.10  
Language: ENGLISH

The largest fossil fuel generators in the UK have been accused of rigging wholesale electricity prices in order to enable them to get back what they pay out in windfall taxes. The accusations have been made by representatives of some of the big customers of these companies and figures have been compiled by the Financial Times Power UK newsletter. The accusations suggest that National Power, Eastern Electricity and PowerGen, increased production charges in line with windfall tax liabilities.

Estimates suggest that increases in system marginal prices were GBt 590mn for the companies to the year ending March 31 1998. Tax liabilities for the same period were GBt 576mn. The Energy Intensive Users' Group has reacted angrily to the reports and said that price should be determined by competition between the generators. The success of the most prominent generator has resulted in others manipulating the market to their advantage. Customer groups have also reacted strongly to the reports and expressed concern that key elements supposed to reflect the running costs at a power company had risen, and yet the cost of gas and oil has fallen significantly. The government promised that it would not make consumers pay the price of the windfall tax but at present this is what's happening. The Electricity Association has said that the argument is a spurious one and that the wholesale electricity market saw a 3% reduction in prices in 1997. Generators did not record any profit rises but consumers did see their domestic bills fall by 5%.

(c) Financial Times 1998

9/7/8 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
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06283640

PRISTAK PA ELMATARE  
SWEDEN:GOVT CALLS FOR CHEAPER ELECTRICITY METRES  
G6teborgs Posten (XTF) 13 Mar 1996 p.13  
Language: SWEDISH

In order to make it possible for private consumers to profit by the deregulated energy market by changing energy suppliers the government has commissioned a committee to examine whether measuring electricity consumption can be made cheaper. One alternative is to set a maximum price of electricity metres at SEK1,500 (US\$227.3). The other alternative is to replace measuring by hour with a standard estimate as has been done in Norway. Norwegian households pay an annual charge of SEK200 plus VAT of this. The report of the investigation committee is scheduled to be ready by 30 April, 1996.  
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Search Report from Ginger R. DeMille

? t12/7/all

12/7/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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7893712 INSPEC Abstract Number: B2004-04-6250F-282

Title: Optimisation of mobile broadband multi-service systems based in economics aspects

Author(s): Velez, F.J.; Correia, L.M.

Author Affiliation: Dept. of Electromech. Eng., Univ. of Beira Interior, Covilha, Portugal

Journal: Wireless Networks vol.9, no.5 p.525-33

Publisher: Kluwer Academic Publishers,

Publication Date: 2003 Country of Publication: Netherlands

CODEN: WINEF8 ISSN: 1022-0038

SICI: 1022-0038(2003)9:5L.525:OMBM;1-8

Material Identity Number: C276-2003-005

Language: English Document Type: Journal Paper (JP)

Treatment: Theoretical (T)

Abstract: Multiservice traffic engineering has a strong impact in mobile broadband systems (MBS) revenues, allowing one to obtain merit functions for optimisation purposes, a key aspect in cellular planning. A net cost model is presented for the design trade-offs between reuse pattern, K, coverage distance, R, and spectral efficiency, S/sub ef/(R). It allows for the determination of the revenue per basic channel, R/sub 384/, that achieves a given value for the annual profit per kilometre. Fast terminal mobility has an important impact in handover failure probability, hence, in system capacity. While in the business city centre and other urban scenarios mobility has no significant effect, it strongly affects the supported traffic in main roads. Comparing the urban with the roads scenarios, a reduction up to 54% may come as a consequence, from (S/sub ef/)/sub TOT/=32.2 to 15.2%, for R=100 m and K=2; R/sub 384/ has to be 0.005 and 0.045 Euro /min, respectively, i.e., the prices in the roads scenario have to be around one order of magnitude higher than in the urban one. As time goes by, and the use of MBS evolves, the operator will be able to choose different cell coverage distances, in order to support a different number of users , whilst maximising profit . In a medium term scenario, while the number of foreseen users is less than 70% of the number of users in the mature phase, cells with R=200 m will be used. (21 Refs)

Subfile: B

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12/7/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01504430 ORDER NO: AAD96-30289

POSITIVE AND NEGATIVE EXTERNALITY EFFECTS ON PRODUCT PRICING AND CAPACITY

PLANNING (CELLULAR SERVICE, CONGESTION)

Author: CHAO, SUSAN YUNG-LIN

Degree: PH.D.

Year: 1996

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Adviser: SAMUEL S. CHIU

Source: VOLUME 57/05-B OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 3390. 127 PAGES

Physically constrained subscription-based telephone network services

Search Report from Ginger R. DeMille

can experience opposing market forces which affect new product adoption. In such networks, a positive externality due to increases in subscribership encourages more consumers to sign up. As a result, the addition of users to the system then leads to an increase in network load (measured in call minutes for the entire system). At some point, call demand exceeds network capacity and subscribers are forced to wait for call completion. This translates to a negative externality in the form of congestion and not only reduces the consumption by current customers but also discourages subscriber set expansion. These concurrent positive and negative externalities ultimately determine demand dynamics, given subscriber attitudes and pricing changes.

A typical example of these subscription-based services can be found in the mobile communications industry. In the past few years, metropolitan cellular telephone has been plagued by massive congestion, the result of inadequate network capacity planning. As a result, industry experts are addressing the problem by devising schemes to increase capacity for the allotted bandwidths. The emerging Personal Communications Service industry can benefit from this experience by predicting the evolution of the customer base and recognizing the industry's inherent contrasting dynamics and then optimizing pricing decisions and capacity expansions accordingly.

This research presents a general model of markets with positive and negative externalities. Intended to be used as an analytical tool by company executives, consumer watchdog groups, or governmental regulatory bodies, the model maximizes a weighted sum of company profit and Consumer Surplus. Through the use of the Calculus of Variations and other optimization techniques, analytical conclusions are drawn about the trajectory of prices over time and the value of increasing capacity as functions of consumer preferences, company costs, and available capacity. Examples are solved numerically using Mathematica\$rm\$sp{TM}.S These examples lead to observations about optimal capacity and pricing decisions and about tradeoffs between revenue function complexity and company profit.

12/7/3 (Item 2 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
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01310182 ORDER NO: AAD93-28171  
**EQUILIBRIUM AND OPTIMUM IN A MARKET WITH BOTH HORIZONTAL AND VERTICAL DIFFERENTIATION: MINIMUM QUALITY STANDARD AND R&D COST (HORIZONTAL DIFFERENTIATION)**

Author: KWON, YONG SOO  
Degree: PH.D.  
Year: 1993  
Corporate Source/Institution: STATE UNIVERSITY OF NEW YORK AT STONY BROOK (0771)  
Adviser: REIKO AOKI  
Source: VOLUME 54/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1905. 168 PAGES

We recognize the defects of previous studies of equilibrium: (i) Most authors have assumed that all consumers buy a monopolist's product (i.e., consumer's net reservation price is infinite) in a one-dimensional market of either horizontal or vertical differentiation. (ii) The equilibrium has not been evaluated with the social optimum in a two-dimensional market of both horizontal and vertical differentiation. (iii) Research and development cost of quality improvement has not been considered satisfactorily, either.

We set up a model to improve the previous ones as well as to answer our own explorations: (i) Denote \$q\sb{i}\$ by firm i's quality level and \$q\sb{l}\$ by a government standard of minimum quality, \$q\sb{l}\le q\sb{i}\le

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q\sb2.\$

(ii) Research and development cost is  $\{f\} \ q\sb{i}{2} / \overline{2} \ (1+\beta)$  \forall f \geq 0, \forall \beta > -1.

The case of  $\beta = 0$  ( $> 0$ ) is said to be an independent (cooperative) R&D.

(iii) Denote  $y\sb{i}$  by firm i's variety choice. We labeled that  $y\sb{1} \leq y\sb{2} \leq 1$ . If  $q\sb{2} - q\sb{1} > 2(y\sb{2} - y\sb{1})$  it is said to be vertically and if  $q\sb{2} - q\sb{1} < 2(y\sb{2} - y\sb{1})$  it is said to be horizontally dominant differentiation in the spirit of Neven and Thisse (1990).

We elaborate upon the different factors (i.e., product specification and price) of the aggregate demand in that the National Cooperative Research Act Extension of 1989 (S.1006) is in favor of the joint production, manufacture, and marketing of any product, process, or services that are the outcome of cooperative R&D, but antitrust law prohibits price collusion.

Our model predicts well the effects of government standards of minimum quality (e.g. safety guideline, anti-pollution measure etc.) on the firm's choices, the firm's profit, and total consumer surplus in both horizontal and vertical cases.

We explain the differences between our two-dimensional model and the two one-dimensional models in terms of social optimum choices: the social optimum choices of variety (i.e., dominated attribute) of our vertical dominance model are minimally differentiated at the center while those of the one-dimensional, horizontal differentiation model are located at  $1/4$  and  $3/4$ . This line of analysis applies in the case of horizontal dominance as well.

We also elaborate upon the differences (i) between the equilibrium and the social optimum in terms of product specification, (ii) between profit with independent R&D and profit with cooperative R&D to find a self-enforcing condition for each firm to form a development joint venture, and (iii) between profit with vertically dominant differentiated products and profit with horizontally dominant differentiated products to find a self-enforcing condition. We find reasonable relationships among minimum quality level  $q\sb{1}$ , cost parameter f, and degree of cost efficiency with development joint venture  $\beta$ .

12/7/4 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online  
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761227 ORDER NO: AAD81-24340

AN ECONOMETRIC ANALYSIS OF THE TIME-OF-DAY DEMAND FOR ELECTRICITY

Author: EINHORN, MICHAEL ALLAN

Degree: PH.D.

Year: 1981

Corporate Source/Institution: YALE UNIVERSITY (0265)

Source: VOLUME 42/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2776. 501 PAGES

This dissertation develops a methodology for analyzing and forecasting total system electricity demand by time of day. This methodology should respect both utility concerns and theoretical rigor. Consequently, it investigates and defines parameters relevant to decision-making by utility management. Additionally, it defines sectorial demand models from a neoclassical framework which a priori assumes utility maximization by consumers and profit maximization by producers.

Chapter 1 discusses several relevant issues in load forecasting while Chapter 2 is a literature review. Chapters 3 through 5 develop a theoretical model of system electricity demand by time-of-day as follows.

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System load at hour  $i$  comprises contributions from the residential, commercial, industrial, and other sectors. The first two sectors have both sizable weather-sensitive (air-conditioning and space heating) and weather-insensitive (base) end-uses. The latter two sectors are assumed to comprise only base end-uses. We proceed to develop models for each sector's contribution as though hourly load data were available for each sector. These models would have explained each sector's hourly load as a function of (where applicable) overall sectorial activity, electricity prices, other fuel prices, consumer income, demographic characteristics, and weather discomfort.

Since separate sector-specific data are not available, this disaggregate analysis by sector is not possible. For each hour, all the individual component models are incorporated into one equation. As a result, 24 equations are designed, each including all sectorial contributions to the load in that hour.

Hourly residential electricity demand is modelled in Chapter 3 in a neoclassical framework with a utility function structured as follows. Positive utility from electricity consumption cannot eventuate unless the household owns at least one electricity-using appliance. Furthermore, both a space-conditioning appliance and weather discomfort are necessary requisites for positive space-conditioning electricity demand; utility derived from space-conditioning usage, and therefore space-conditioning usage itself, increases as weather discomfort increases.

The direct consumer-utility maximization process produces first-order conditions which prove intractable unless we employ some rather restrictive assumptions. Accordingly, we use duality theory to derive a tractable reduced-form equation for hourly residential electricity demand. This reduced form incorporates own-price, cross-price (consumer price index), personal per capita income, demographic variables (per cent elderly), appliance stock ownership, and weather discomfort.

The industrial sector's hourly load component modeled in Chapter 4 from neoclassical production theory. To allow a more flexible framework, we use duality **theory** to specify **cost** functions to which we apply Shephard's Lemma and derive flexible reduced-form equations for each hour's electricity demand. For each Standard Industrial Classification category (SIC), industrial electricity demand is expressed as a function of electricity prices, other fossil fuel prices, and industrial revenues. We then demonstrate how to aggregate across different SIC's to obtain an overall industrial demand component.

The commercial sector's specification in Chapter 5 proves troublesome due to both a lack of coherent theory and decent data. Our final specification incorporates commercial employment, building square footage, and weather discomfort.

Chapter 6 examines the general credibility of the results. Since all the sectorial contributions were included in one equation, we must confirm that the resulting **estimation** produces believable load components for each sector. Three important properties require attention: (1) Shape condition--individual component load profiles make sense; they peak and bottom at reasonable hours and display consistency between hours. (2) Level condition--implied component demand levels make sense; implied daily and monthly sectorial kWh sales should correspond with actual numbers. (3) Elasticity conditions--**estimated** own-price, cross-price, and income elasticities make sense. Generally, the final **estimated** model produced credible results.

Chapter 7 discusses some empirical applications of the model's results while Chapter 8 offers a more detailed summary and suggestions for **future** research.

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? show files;ds
File 16:Gale Group PROMT(R) 1990-2004/Apr 20
      (c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/Apr 20
      (c) 2004 The Dialog Corp.
File 88:Gale Group Business A.R.T.S. 1976-2004/Apr 19
      (c) 2004 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2004/Apr 20
      (c) 2004 The Gale Group
File 248:PIRA 1975-2004/Apr W1
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File 553:Wilson Bus. Abs. FullText 1982-2004/Apr
      (c) 2004 The HW Wilson Co
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      (c) 2004 Datamonitor
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File 994:NewsRoom 2001
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Set     Items    Description
S1      11      ((PRICE())SETTING) OR PRICING)/TI AND (HOW()MUCH(1W)CHARGE(-
           1W)CUSTOMER?)
S2      8       RD (unique items)
? t2/3,k/all
```

**2/3,K/1 (Item 1 from file: 16)**  
DIALOG(R) File 16:Gale Group PROMT(R)  
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06246532 Supplier Number: 54841477 (USE FORMAT 7 FOR FULLTEXT)  
Pricing the Last Mile. (home stretch that links end user to telecom  
company's central office) (Industry Trend or Event)  
Clark, Elizabeth  
Network, pNA  
Feb 1, 1999  
Language: English Record Type: Fulltext Abstract  
Document Type: Magazine/Journal; Trade  
Word Count: 4084

Pricing the Last Mile. (home stretch that links end user to telecom  
company's central office...  
... based on volume and service levels. The company says that while  
each service provider determines how much to charge its customers,  
consumers can expect to pay about \$40 to \$60 per month.  
According to MCI WorldCom...

**2/3,K/2 (Item 1 from file: 20)**  
DIALOG(R) File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

33962105 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Nimble pricing pays off**  
Robert Sullivan  
BUSINESS DAY (SOUTH AFRICA), p001  
February 16, 2004  
JOURNAL CODE: FBUD LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 308

Search Report from Ginger R. DeMille

**Nimble pricing pays off**

Nimble pricing pays off PRICING means more than **how much** you charge . Smart **customers** look beyond pricing when considering a purchase. Price is important but so are delivery times...

**2/3,K/3 (Item 1 from file: 88)**

DIALOG(R)File 88:Gale Group Business A.R.T.S.  
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04591399 SUPPLIER NUMBER: 19998228

**Single-copy secrets. (concerns about pricing , returns of single-copy publications) (Column)**

Schiller, Jay

Editor & Publisher, v130, n45, p5(2)

Nov 8, 1997

DOCUMENT TYPE: Column ISSN: 0013-094X LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1082 LINE COUNT: 00086

**Single-copy secrets. (concerns about pricing , returns of single-copy publications) (Column)**

... newspaper chooses to, it can give away papers to dealers. Paid circulation is determined by **how much** dealers **charge customers** .

OK, since there is nothing to stop a publisher giving newspapers to dealers, why not...

**2/3,K/4 (Item 1 from file: 248)**

DIALOG(R)File 248:PIRA  
(c) 2004 Pira International. All rts. reserv.

00515783 Pira Acc. Num.: 20116721

**Title:** Pricing ? What pricing ?

Authors: Grindley M

Source: Bookselling no. 2, May 1998, p. 6

ISSN: 0268-246X

Publication Year: 1998

Document Type: Journal Article

Language: English

**Title:** Pricing ? What pricing ?

...Abstract: same wherever a book is bought. Many large booksellers believe that the bookseller should decide **how much** to **charge** the **customer** . The impact of discounting on the RRP is discussed and the role of the Single...

**2/3,K/5 (Item 1 from file: 553)**

DIALOG(R)File 553:Wilson Bus. Abs. FullText  
(c) 2004 The HW Wilson Co. All rts. reserv.

04589398 H.W. WILSON RECORD NUMBER: BWBA01089398 (USE FORMAT 7 FOR FULLTEXT)

**How much can we charge?.**

AUGMENTED TITLE: many firms ignore **pricing** opportunities in mergers Zawada, Craig

Across the Board v. 38 no6 (Nov./Dec. 2001) p. 41-5

Search Report from Ginger R. DeMille

LANGUAGE: English  
WORD COUNT: 3480

(USE FORMAT 7 FOR FULLTEXT)  
AUGMENTED TITLE: many firms ignore **pricing** opportunities in mergers

TEXT:

... detailed level, post-merger pricing opportunities can come from "transactional pricing"--decisions companies make regarding **how much** to charge **customers** on a deal-by-deal basis. While list price is one component of this equation...

**2/3,K/6 (Item 2 from file: 553)**  
DIALOG(R) File 553:Wilson Bus. Abs. FullText  
(c) 2004 The HW Wilson Co. All rts. reserv.

02576176 H.W. WILSON RECORD NUMBER: BWBA93076176

Pricing **revisions and alterations**.

AUGMENTED TITLE: printing job

Silver, Gerald A

Graphic Arts Monthly (Graph Arts Mon) v. 65 (Aug. '93) p. 91

LANGUAGE: English

Pricing **revisions and alterations**.

ABSTRACT: A systematic method can be used to figure **how much** to charge **customers** who make changes and alterations on galley or page proofs before a job goes to...

**2/3,K/7 (Item 1 from file: 761)**  
DIALOG(R) File 761:Datamonitor Market Res.  
(c) 2004 Datamonitor. All rts. reserv.

00114420

**COMPETITOR ANALYSIS (CONT.): 10.17 ALTERNATIVE PRICING IN THE FACE OF PRICE PRESSURE**

Main Title: UK Personal Lending 2000

Pub. Date: February 13, 2001

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 1073 (1 pp.)

Language: English

Country: UNITED KINGDOM

Industry: BANKING AND FINANCE

Company Names (DIALOG Generated): Abbey National ; PPI

**COMPETITOR ANALYSIS (CONT.): 10.17 ALTERNATIVE PRICING IN THE FACE OF PRICE PRESSURE**

...names a fixed rate for each customer acquired, but the lender is free to decide **how much to charge** the **customer**. This has lead to lenders overcharging customers and keeping the difference. There are very few...

**2/3,K/8 (Item 1 from file: 994)**

Search Report from Ginger R. DeMille

DIALOG(R) File 994:NewsRoom 2001  
(c) 2004 The Dialog Corporation. All rts. reserv.

0350003183 15MW033G

**Premium pricing Attacks likely to push insurance higher for everyone**  
GENE MEYER

Credits, The Kansas City Star  
KANSAS CITY STAR (MO), METROPOLITAN ed, pD1  
Tuesday, November 6, 2001  
JOURNAL CODE: ACXF LANGUAGE: ENGLISH RECORD TYPE: Fulltext  
DOCUMENT TYPE: Newspaper SECTION HEADING: TUESDAY BUSINESS ISSN:  
0745-1067  
WORD COUNT: 1,763

**Premium pricing Attacks likely to push insurance higher for everyone**  
...billion.

This would provide a limit to insurer's potential losses so they could calculate how much to charge customers , Hennosy said.

But important details remain to be worked out too, including precisely how the...

Search Report from Ginger R. DeMille

? t2/3,k/all

**2/3,K/1 (Item 1 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06171194 Supplier Number: 54013180 (USE FORMAT 7 FOR FULLTEXT)  
**To Explain Price Adjustment to Depositors, PNC Phoning All of Them. (PNC Bank Corp.)**  
Costanzo, Chris  
American Banker, v164, n41, pNA  
March 3, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 727

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...banking company has designed and introduced seven deposit products over the past year that take **customer profitability** into account. The analysis included customers' choices of delivery channels, and PNC fretted about the...

...extends even to the 80% of its deposit customers who were not affected by new **price** schedules. Mr. Brown's ambivalence was prompted by the fact that it may not be...

...by the former First Chicago NBD Corp. a few years ago when a change in **pricing** strategy included a \$3 fee on some teller transactions. "Our concern was that our best..."

...said. "If we can't execute this type of program, we don't have a **future** . ." **Revenue** gains from the effort are expected to be far more significant in the long run...

**2/3,K/2 (Item 1 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

32130658 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Event Brief of Q3 2003 Xerox Corporation Earnings Conference Call - Part 1**  
FAIR DISCLOSURE WIRE  
October 23, 2003  
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 4414

...pages per install for iGen3 installations. 4. Critical for movement of applications to iGen3 and **customer profitability** . 9. So strong combination of systems and services continues to give XRX advantage over hardware... into major production. 4. Important point is that manufacturing and service productivity more than offset **price** declines in every quarter on the chart. 6. Selling, Adminstrative, General Expenses: 1. Same holds...

**2/3,K/3 (Item 2 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2004 The Dialog Corp. All rts. reserv.

30410887 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Search Report from Ginger R. DeMille

**Q2 2003 AirTran Holdings, Inc. Earnings Conference Call - Part 1**

FAIR DISCLOSURE WIRE

July 09, 2003

JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 4724

...decreased 10.2% from 1.87 cents to 1.68 cents per mile. While the price of fuel in the second quarter of 2003 increased 2.7% to 91.2 cents ...third quarter of 2003, we are hedged for 49% of our needs at a raw price per gallon of approximately 71 cents or 84 cents, including all taxes and fees. For...

**2/3,K/4 (Item 1 from file: 759)**

DIALOG(R) File 759:Reuters Business Insight

(c) 2004 Datamonitor. All rts. reserv.

00115940

**03 NOV: 7.0 TECHNOLOGY FINANCE**

Main Title: COMPUTER BUSINESS INSIGHT

Pub. Date: November 03, 2003

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 2330 (1 pp.)

Language: English

Country: WORLD

Industry: COMPUTERS AND ELECTRONICS

Company Names (DIALOG Generated): Alcatel ; ARM Holdings Plc ; ATG Inc ; C Cubed Corp ; Cambridge Silicon Radio ; Cap Gemini Ernst & Young ; Check Point Revenue Shows Signs ; Check Point Software Technologies Ltd ; Cognicase ; Contact Center ; CACI International Inc ; CGE & Y Finally Makes Bid ; CGE & Y The ; CGI Group Inc ; Department of Defense ; Digital Contact Center ; Digital GlobalSoft Ltd ; DoubleClick Inc ; Entertainment ; Flag Ltd ; Flag Telecom Group Ltd ; France Telecom SA ; Gate Corp ; Gate Global Solutions ; Hewlett Packard Co ; IdeaSpace Solutions Ltd ; IBM ; JD Edwards ; Kana Software Inc ; Lucent Technologies Inc ; Mannesmann AG ; Marconi Plc ; Merrill Lynch ; Microsoft Corp ; Motorola ; Neoteris Inc ; Nextralink ; Nokia Corp ; Nortel Networks ; Oracle ; Orange ; PeopleSoft Inc ; Quintant Services ; Reliance Acquires Flag Telecom ; Reliance Gateway Net Private Ltd ; Reliance Infocomm Ltd ; Rival NetScreen Technologies Inc ; RISC ; SafeWeb Inc ; Standard & Poors ; Start Ups See Signs ; Storage Technology Corp ; Sun Microsystems Inc ; Symantec Corp ; SAP AG ; SAP Systems Integration AG ; SAP SI ; SSL VPN ; STMicroelectronics NV ; Telecom ; Transiciel SA ; Unilog SA ; US Department of Defense ; Vodafone Group Plc ; Wolfson Microelectronics Plc ; 1990s Flag Telecom

...Flag's common shares on a fully diluted basis for \$207m, reflecting a per-share price of \$95.61. This represents a premium of more than 50% over last Thursday's closing price of Flag's shares. The amalgamation agreement has been approved by the board of directors...

...its own shares for 25 Orange shares, implying an 18% premium to Orange's closing price before the plan was announced. However, 1.2% of Orange shareholders decided to reject France...

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...12.96 euros (\$15.09) per share, a 6% premium on Transiciel's closing stock **price** on Friday, which values the company at approximately 244m euros (\$284m). Even though the premium...

...issuing new debt.

Transiciel's full-year 2002 sales of 565m euros give it a **price /sales** ratio of 0.43, lower than the current market value/sales ratio of its...

...cited industry sources as saying that although talks broke down over the summer due to **price**, forecasts of a revival in the technology sector had made a deal possible.

6. Start...

...ARM has yet to see a general hardening in prices across the semiconductor sector, although **pricing** for ARM chips was hardening a bit, mainly due to a changing mix.

13. StorageTek

2/3,K/5 (Item 2 from file: 759)  
DIALOG(R) File 759:Reuters Business Insight  
(c) 2004 Datamonitor. All rts. reserv.

00107834

**BUILDING VIRTUAL MASS THROUGH STRATEGIC ALLIANCES: 1.6 REASONS FOR M&A**

Main Title: The Pharmaceutical Mergers and Acquisitions Outlook 2001

Pub. Date: November 31, 2001

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 1182 (1 pp.)

Language: English

Country: WORLD

Industry: HEALTH CARE

Company Names (DIALOG Generated): M & A Pharmaceutical ; R & D S & M ; S & M

...factors that are causing this increased difficulty are:

\* the pharmaceutical industry's customers becoming increasingly **price** sensitive. In the past, companies were able to raise product prices in order to improve **profitability**. However, **customer** pressure on **pricing** is restricting this, particularly through changes in government drug reimbursement programs. Pharmaceutical companies therefore have...

...driven M&A occurs as a result of the need for new products to drive **future revenue** growth in particular therapy areas. This may be necessary due to the impending loss of...

...or diagnostic companies.

Cost driven

The pharmaceutical industry is unable to sustain revenue growth through **price** increases alone, and is instead focused on volume growth, with little, if any, **price** driven growth. Attempts to fuel this growth through increasing R&D spend is not a...

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2/3,K/6 (Item 1 from file: 761)  
DIALOG(R) File 761: Datamonitor Market Res.  
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00117663

CUSTOMER ACQUISITION: 2.4 WHAT IS CRM?

Main Title: EBUSINESS IN THE AUSTRIAN AUTOMOTIVE INDUSTRY

Pub. Date: May 11, 2001

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 1097 (1 pp.)

Language: English

Country: AUSTRIA

Industry: TRANSPORTATION

Company Names (DIALOG Generated): Customer

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money  
...

...is good for business. But this is not strictly true.

Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.

CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/7 (Item 2 from file: 761)

DIALOG(R) File 761: Datamonitor Market Res.

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00117191

CUSTOMER ACQUISITION(CONT.): 3.3 "BACK-OFFICE" WEBSITES

Main Title: EBUSINESS IN THE DANISH AUTOMOTIVE INDUSTRY

Pub. Date: April 27, 2001

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 1146 (1 pp.)

Language: English

Country: DENMARK

Industry: TRANSPORTATION

Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money  
...is good for business. But this is not strictly true.

Customers can be segmented by **profitability**. Each **customer** is distinct,

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with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/8      (Item 3 from file: 761)  
DIALOG(R) File 761:Datamonitor Market Res.  
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00116283

**CUSTOMER ACQUISITION: 2.5 "BACK-OFFICE" WEBSITES**

Main Title: EBUSINESS IN THE UK AUTOMOTIVE INDUSTRY  
Pub. Date: April 30, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1146 (1 pp.)  
Language: English

Country: UNITED KINGDOM  
Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money ...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/9      (Item 4 from file: 761)  
DIALOG(R) File 761:Datamonitor Market Res.  
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00116271

**CUSTOMER ACQUISITION: 2.4 "BACK-OFFICE" WEBSITES**

Main Title: EBUSINESS IN THE SWEDISH AUTOMOTIVE INDUSTRY  
Pub. Date: April 30, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1146 (1 pp.)  
Language: English

Country: SWEDEN

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Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money ...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/10 (Item 5 from file: 761)  
DIALOG(R) File 761: Datamonitor Market Res.  
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00116261

**CUSTOMER ACQUISITION: 2.4 CRM - CUSTOMER RELATIONSHIP MANAGEMENT**

Main Title: EBUSINESS IN THE SPANISH AUTOMOTIVE INDUSTRY  
Pub. Date: April 30, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1366 (1 pp.)  
Language: English

Country: SPAIN  
Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money ...

...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/11 (Item 6 from file: 761)  
DIALOG(R) File 761: Datamonitor Market Res.  
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00116250

**CUSTOMER ACQUISITION: 2.4 "BACK-OFFICE" WEBSITES**

Main Title: EBUSINESS IN THE NORWEGIAN AUTOMOTIVE INDUSTRY

Pub. Date: April 30, 2001

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 1261 (1 pp.)

Language: English

Country: NORWAY

Industry: TRANSPORTATION

Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money ...is good for business. But this is not strictly true.

Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.

CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/12 (Item 7 from file: 761)

DIALOG(R) File 761: Datamonitor Market Res.

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00116239

**CUSTOMER ACQUISITION: 2.4 "BACK-OFFICE" WEBSITES**

Main Title: EBUSINESS IN THE BENELUX AUTOMOTIVE INDUSTRY

Pub. Date: April 30, 2001

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 1136 (1 pp.)

Language: English

Country: LUXEMBOURG

Industry: TRANSPORTATION

Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money is not strictly true.

Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.

CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/13 (Item 8 from file: 761)  
DIALOG(R)File 761:Datamonitor Market Res.  
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00116228

**CUSTOMER ACQUISITION: 2.4 "BACK-OFFICE" WEBSITES**

Main Title: EBUSINESS IN THE ITALIAN AUTOMOTIVE INDUSTRY  
Pub. Date: April 30, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1146 (1 pp.)  
Language: English

Country: ITALY  
Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money ...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/14 (Item 9 from file: 761)  
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00116217

**CUSTOMER ACQUISITION: 2.5 "BACK-OFFICE" WEBSITES**

Main Title: EBUSINESS IN THE GERMAN AUTOMOTIVE INDUSTRY  
Pub. Date: April 30, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1146 (1 pp.)  
Language: English

Country: GERMANY  
Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money ...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct,

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with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/15 (Item 10 from file: 761)  
DIALOG(R)File 761:Datamonitor Market Res.  
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00116205

**CUSTOMER ACQUISITION: 2.4 "BACK-OFFICE" WEBSITES**

Main Title: EBUSINESS IN THE FRENCH AUTOMOTIVE INDUSTRY  
Pub. Date: April 30, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1146 (1 pp.)  
Language: English

Country: FRANCE  
Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer ; EDI

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money ...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/16 (Item 11 from file: 761)  
DIALOG(R)File 761:Datamonitor Market Res.  
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00116195

**CUSTOMER ACQUISITION: 2.4 CRM - CUSTOMER RELATIONSHIP MANAGEMENT**

Main Title: EBUSINESS IN THE FINNISH AUTOMOTIVE INDUSTRY  
Pub. Date: April 30, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1614 (1 pp.)  
Language: English

Country: FINLAND

Search Report from Ginger R. DeMille

Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer ; HR

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money  
...

...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/17 (Item 12 from file: 761)  
DIALOG(R) File 761: Datamonitor Market Res.  
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00116184

INTRODUCTION (CONT.): 1.5 WHAT IS CRM?

Main Title: EBUSINESS IN THE BELGIAN AUTOMOTIVE INDUSTRY  
Pub. Date: April 27, 2001  
Source: DATAMONITOR  
Telephone: +44 20 7675 7000  
Word Count: 1150 (1 pp.)  
Language: English

Country: BELGIUM  
Industry: TRANSPORTATION  
Company Names (DIALOG Generated): Customer

...customer bases. Increasingly, the prevailing paradigm is that it makes greater business sense to seek **future revenue** growth through long-term added-value relationships with existing customers than to spend more money  
...

...is good for business. But this is not strictly true.  
Customers can be segmented by **profitability**. Each **customer** is distinct, with individual tastes and habits, which determines their **profitability**. By determining which **customers** are the most profitable, a business can significantly increase its total profitability.  
CRM is key...

...knowledge are boundless: it can be used by manufacturers to generate loyalty through customer-specific **pricing**, by lessors to target the niches which are most relevant to their specific competencies, or...

2/3,K/18 (Item 13 from file: 761)  
DIALOG(R) File 761: Datamonitor Market Res.  
(c) 2004 Datamonitor. All rts. reserv.

00103480

**THE BUSINESS CASE FOR CRM (CONT): 3.0 THE BUSINESS CASE FOR CRM (CONT)**

Main Title: IT SYSTEMS FOR CUSTOMER RELATIONS IN EUROPEAN RETAIL BANKING

Pub. Date: October 09, 2000

Source: DATAMONITOR

Telephone: +44 20 7675 7000

Word Count: 1924 (1 pp.)

Language: English

Features: TABLE

Country: EUROPE

Industry: COMPUTERS AND ELECTRONICS

Company Names (DIALOG Generated): Andersen Consulting ; M & A ; PeopleSoft

...entrants to add high levels of customer service to the competitive advantage they enjoy on **price**. While new entrants have enjoyed success in attracting customers, preventing them from switching to a...

...existing customer base

In the new competitive environment, banks can no longer be certain that **future revenue** growth will be derived from customer acquisition. The drive for increased levels of customer service...

...the customer. Bulk discounts will allow the bank to offer that product at a lower **price**. The bank will profit by taking a margin, while at the same time achieving brand...forces with more accurate prospect lists, while at the same time reducing marketing costs.

Analysing **customer**, channel and product **profitability**

When retail banks were asked what they saw as the most important issues for their...

...survey, three issues of overriding concern were identified, namely customer retention, M&A activity and **customer profitability**?